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No. 2 Estimates—Supplementary, for the service of the Province for the year ending 31st October, 1913. Presented to the Legislature, 28th February and 9th April, 1913. *Printed.* Estimates for the year ending 31st October, 1914. Presented to the Legislature, 14th April, 1913. *Printed.*

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No. 4 Report of the Bureau of Mines for the year 1912. Presented to the Legislature, 28th March, 1913. *Printed.**

No. 5 Report of the Inspector of Division Courts for the year 1912. Presented to the Legislature, 24th February, 1913. *Printed.*

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No. 10 Report of the Department of Insurance for the year 1912. Presented to the Legislature, 13th March, 1913. *Printed.*

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No. 19 Report of Registrar General upon Births, Marriages and Deaths, for the year 1912. Presented to the Legislature, 4th March, 1913. *Printed.*

No. 20 Report of the Board of Health for the year 1912. Presented to the Legislature, 15th April, 1913. *Printed.*

No. 21 Report upon the Hospitals for the Insane for the year 1912. Presented to the Legislature, 3rd April, 1913. *Printed.*

No. 22 Report upon the Hospitals for Idiots, Orillia, and Epileptics, Woodstock, for the year 1912. Presented to the Legislature, 3rd April, 1913. *Printed.*

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No. 23 Report upon the Feeble-Minded for the year 1912. Presented to the Legislature, 3rd April, 1913. *Printed.*

No. 24 Report upon the Hospitals and Charities for the year 1912. Presented to the Legislature, 9th April, 1913. *Printed.*

No. 25 Report upon the Prisons and Reformatories for the year 1912. Presented to the Legislature, 3rd April, 1913. *Printed.*

No. 26 Report upon the Neglected and Dependent Children for the year 1912. Presented to the Legislature, 25th March, 1913. *Printed.*

No. 27 Report upon the operation of the Liquor License Acts for the year 1912. Presented to the Legislature, 28th February, 1913. *Printed.*

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No. 28 Report of the Department of Agriculture for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 29 Report of the Agricultural College and Experimental Farm for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 30 Report of the Veterinary College for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 31 Report of the Agricultural and Experimental Union for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 32 Report of the Fruit Growers Association for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 33 Return to an Order of the House of the 5th March, 1913, for a Return of copies of all correspondence between the Government, or any member thereof, and Dr. F. B. Fernow, regarding Reforestry work, or any class of work on behalf of the Government of Ontario, in any capacity. Presented to the Legislature, 22nd April, 1913. *Mr. Gamey. Not printed.*

No. 34 Report of the Vegetable Growers' Association for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 35 Report of the Corn Growers' Association for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

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No. 38 Report of the Dairymen's Association for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 39 Report of the Live Stock Association for the year 1912. Presented to the Legislature 20th February, 1913. *Printed.*

No. 40 Report of the Farmer's Institutes for the year 1912. Presented to the Legislature, 20th February, 1913. *Printed.*

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No. 42 Report of the Horticultural Societies for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 43 Report of the Agricultural Societies for the year 1912. Presented to the Legislature, 20th February, 1912. *Printed.*

No. 44 Report of the Bureau of Industries for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

No. 45 Report of the Inspector of Factories for the year 1912. Presented to the Legislature, 17th April, 1913. *Printed.*

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No. 46 Report of the Temiskaming and Northern Ontario Railway Commission for the year 1912. Presented to the Legislature, 13th March, 1913. *Printed.*

No. 47 Report of the Hydro-Electric Power Commission for the year 1912. Presented to the Legislature, 6th March, 1913. *Printed.*

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No. 50 Report of the Archivist for the year 1912. Presented to the Legislature, 21st April, 1913. *Printed.*

No. 51 Report of Librarian upon the State of the Library for the year 1912. Presented to the Legislature, 5th February, 1913. *Not printed.*

No. 52 Return to an Order of the House of the 11th April, 1912, for a Return shewing: 1. The quantity of pine timber cut at or near mileage 81 on the Timiskaming and Northern Ontario Railway during each of the seasons 1907-1908, 1908-1909, 1909-1910, 1910-1911, by the North Land Mining Company, Limited. 2. The price at which the said pine timber was sold to the said Company in each of the said seasons. 3. The names of the persons by whom the pine cut in each of the said seasons by the said Company was measured for the Government. 4. The names of the original incorporators of the said Company and the names of its shareholders and directors in each of the years 1907, 1908, 1910, 1911 and 1912. Presented to the House 13th February, 1913. *Mr. Mageau. Not printed.*

No. 53 Return to an Order of the House of the 9th April, 1912, for a Return of Copies of all correspondence, official or unofficial, reports and written memoranda of every kind passing between the Government or any Minister or officer thereof and any other person or corporation with respect to:—(*a*) The granting of a permit for a tug owned by the Dominion Fish Company to fish on what is known as "the Lizard Island Preserve," during the season 1911, and copy of such permit. (*b*) The granting of a permit or permits to any other body or person or corporation to fish upon the said Lizard Island Preserve during the season 1911, together with copies of such permits. (*c*) The granting of permits to move the tugs of the Dominion Fish Company from one fishing ground to another, in either of the years 1909, 1910, 1911, with copies of such permits. (*d*) The issue of permits permitting the removal of tugs or other fishing boats owned by persons or corporations other than the Dominion Fish Company from one fishing ground to another during the seasons 1909, 1910, 1911, with copies of such permits. (*e*) The issue of a license to a Canadian-owned tug or boat to fish in waters of the Lizard Island Preserve in either of the seasons of 1911 or 1912, with copy of such license, if any. (*f*) The issue of licenses or permits to use 5-lb. or 6-lb. nets on the said Lizard Island Preserve during the seasons of 1911 and 1912, with copies of such licenses or permits. Presented to the Legislature, 13th February, 1913. *Mr. Mageau. Not printed.*

No. 54 Return to an Address to His Honour the Lieutenant-Governor of the sixth day of March, 1911, praying that he will cause to be laid before this House, a Return of copies of all correspondence between the Province of Ontario and the Dominion of Canada, regarding the establishment of Fish Hatcheries in Ontario. Presented to the Legislature, 13th February, 1913. *Mr. Gamey. Not printed.*

No. 55 Copies of Orders in Council and Regulations to be laid before the Legislative Assembly as required by section 27 of the Department of Education Act. Presented to the Legislature, 13th February, 1913. *Not printed.*

No. 56 Copy of an Order in Council approved by His Honour the Lieutenant-Governor the thirtieth day of April, A.D. 1912, pursuant to provisions of Subsection 3 of Section 78 of the Surrogate Courts Act, Chapter 31, 10 Edward VII., that there be paid to His Honour C. F. Sutherland, of the County Court of the County of Grey, from year to year during his tenure of Office, the Surplus Surrogate Fees over and above the amount payable by Statute to the Surrogate Judge of the said County of Grey, provided, however, that the sum paid out of the said Surplus Surrogate Fees shall not in any year exceed the sum of six hundred and sixty-six dollars ($666.00). Presented to the Legislature, 14th February, 1913. *Not printed.*

No. 57 Return to an Order of the House of the 11th April, 1912, for a Return of copies of (1) All correspondence passing between the Government or any Minister or official thereof or any commission under the Government or any official thereof and any other person or corporation with respect to the development of the Smoky Falls Water Power on the Sturgeon River for the benefit of the Town of North Bay. Presented to the Legislature, 17th February, 1913. *Mr. Mageau. Not printed.*

No. 58 Return to an Order of the House of the 17th day of February, 1913, for a Return shewing whether the Prime Minister or any person on his behalf received a telegram purporting to be from one Rowlandson of Elk Lake between the 1st and 11th days of December, 1911, addressed to the Prime Minister with reference to the building of the Elk Lake Branch of the Timiskaming and Northern Ontario Railway. 2. If such telegram was received, the contents of such telegram. 3. If such telegram was received, did the Prime Minister or any person in his name or with his authority or knowledge or on his behalf send a telegram in reply to the said Rowlandson. 4. If so, the date of such telegram and the contents thereof. Presented to the Legislature, 17th February, 1913. *Mr. Elliott. Not printed.*

No. 59 Return to an Order of the House of 2nd April, 1912, for a Return of copies of all correspondence between any person or persons whatever and the Government of Ontario, or any Minister or Official thereof, with respect to the water power on the Montreal River, known as the "Notch" and all applications for a lease of the said water power and any and all leases issued, assignments of any such leases and all other papers and documents in any way relating to the said "Notch" water power or to the Montreal-Cobalt Power Company, Limited, since the 1st day of January, 1905. Presented to the Legislature, 18th February, 1913. *Mr. Mageau. Not printed.*

No. 60 Return to an Order of the House of the 28th March, 1912, for a Return of Copies of (1) All correspondence between the Department of the Attorney-General or any official thereof and any other person whatsoever with respect to certain charges against M. Houston, one time Police Magistrate for the City of Chatham. (2) All charges against the said M. Houston. (3) All Commissions issued, evidence taken and documents submitted in connection with the said charges and the dismissal of the said M. Houston from his office as Police Magistrate. Presented to the Legislature, 18th February, 1913. *Mr. Richardson. Not printed.*

No. 61 Return to an Order of the House of the 20th March, 1912, for a Return of Copies of: 1. All correspondence, reports, estimates or returns of any kind and from any source respecting the quantity of timber cut upon the Munn limits in the seasons of 1909-10, 1910-11 and 1911-12. 2. The amount received by the Government of Ontario for timber dues, stumpage, rentals, or otherwise howsoever in connection with the said limits in each of the financial years 1909-10-11 with full details. 3. The Annual Return made to the Department of the Provincial Secretary by the Munn Lumber Company, Limited, for the years 1909, 1910 and 1911. Presented to the Legislature, 21st February, 1913. *Mr. Sinclair. Not printed.*

No. 62 Return to an Order of the House of the 11th March, 1912, for a Return showing:—1. (*a*) The number of Forest Rangers and Timber Cullers employed by the Government of Ontario in the seasons of 1903-4 and 1904-5. (*b*) The number of feet of timber measured in each season. (*c*) The amount of money paid in each of the said seasons to (1) Forest Rangers, (2) Timber Cullers. 2. Also showing all the information hereinbefore asked for with respect to the seasons 1909-10 and 1910-11. Presented to the Legislature, 21st February, 1913. *Mr. Mageau, Not printed.*

No. 63 Return to an Order of the House of the 17th February, 1913, for a Return of a Copy of the Report made by Mr. E. Saunders, appointed to investigate into certain charges made by Michael Farr of an attempt made to procure money from him in consideration of a license being renewed for the Union Hotel in the Town of Goderich, together with copies of all correspondence which passed between the Government and any person in reference to the said license or the said investigation, the evidence taken by Mr. Saunders and generally all papers, letters, memoranda or papers of any kind and description relating to the said license, including all papers, and correspondence relative to the refusal of a renewal of such license. Presented to the Legislature, 21st February, 1913. *Mr. Proudfoot. Not printed.*

No. 64 Return to an Order of the House of thirteenth day of April, 1912, for a Return of:—(*a*) All memorials, resolutions, letters or other written memoranda received by the Government or any Minister or official thereof since the 1st day of January, 1910, from any individual, public officer or organization with respect to the increase of the number of Judges of the Supreme Court of Judicature for Ontario or with respect to the changes in the constitution of the Supreme Court of Judicature for Ontario provided for in sections 1 to 19 inclusive, of The Law Reform Act, 1909. (*b*) Copies of all letters or written memoranda from the Government or any Minister or official thereof to any individual, public officer, or organization with respect to the said two subject matters, or either of them, since the said date. Presented to the Legislature, 26th February, 1913. *Mr. Elliott. Not printed.*

No. 65 Statement of the Auditor made pursuant to the provisions of Section 13, subsection 2, of the Audit Act as amended by Section 6, of Chapter 10, 9 Edward VII. Presented to the Legislature, 28th February, 1913. *Printed.*

No. 66 Return to an Order of the House of the 14th March, 1912, for a Return showing:—How many male patients have been admitted to each of the Provincial Institutions for the Insane, Feeble Minded, and Epileptics during the three years beginning Jan. 1st, 1909, and ending Dec. 31st, 1911. How many female patients were admitted to these institutions during the same years. How many male patients were discharged from each of these institutions during the same three years. How many female patients were discharged from each of these institutions during these years. Of these male patients discharged: 1st. How many were discharged recovered; 2nd. How many were discharged improved; 3rd. How many were discharged unimproved. Of the female patients discharged: 1st. How many were discharged recovered; 2nd. How many were discharged improved; 3rd. How many were discharged unimproved. Of the female patients discharged how many were under 45 years of age. Of the patients admitted to each of these institutions during the years 1909, 1910 and 1911 how many were admitted for the first time. How many were admitted for the second time. How many were admitted for the third time. How many had been admitted more than three times. In how many of these cases admitted during these years is there evidence that the patients have become the father or mother of children after the first attack of insanity. In how many of these patients is there a history of insanity, epilepsy or imbecility in the father, mother, brother or sister of the patient. In how many of these patients is there a history of insanity, epilepsy or imbecility in the children of the patients. How many patients are in each of these institutions who have had a father,

mother, son or daughter in an asylum at some time. Presented to the Legislature, 28th February, 1913. *Mr. Godfrey. Not printed.*

No. 67 Return to an Order of the House of the 19th February, 1913, for a Return showing:—1. The number of meetings of the Advisory Council of Education held in each of the years 1909, 1910, 1911 and 1912. 2. The total number of meetings attended by each of the different members of this Council during each of the said years. 3. The total number of votes received by each candidate for representative of the public school teachers and for each candidate for representative of the high school teachers for each of the said years. Presented to the Legislature 28th February, 1913. *Mr. Marshall. Not printed.*

No. 68 Orders in Council issued under the provisions of Section 10 of Cap. 2, 2 George V. Presented to the Legislature, 3rd March, 1913. *Not printed.*

No. 69 Return to an Order of the House of the 3rd March, 1913, for a Return showing:—1. Copies of the Culler's report made by the Fort Frances Lumber Company for the logging seasons of 1909-10, 1910-11, 1911-12. Presented to the Legislature, 4th March, 1913. *Mr. Kohler. Not printed.*

No. 70 The Mining Industry in that part of Ontario served by the Timiskaming and Northern Ontario Railway for the year 1913. Presented to the Legislature, 11th March, 1913. *Printed.*

No. 71 Report of T. G. McMillan, covering investigations at James' Bay during 1912. Presented to the Legislature, 11th March, 1913. *Printed.*

No. 72 Report on the increase of the food supply for Ducks in Northern Ontario by G. R. Mickle, with description of edible plants by R. B. Thompson. Presented to the Legislature, 11th March, 1913. *Printed.*

No. 73 A Return to an Order of the House of the 26th February, 1913, for a Return showing: 1. All lands (other than the Railway's right of way) owned by the Timiskaming and Northern Ontario Railway Commission situate in the various municipalities of the Province, stating the municipality in which the land is situate, the area and estimated value of the land, and showing which are mineral lands, agricultural lands and town lots. 2. All lands (other than the Railway's right of way) owned by the Timiskaming and Northern Ontario Railway Commission situate in any unorganized territory within the Province, stating the unorganized territory in which the land is situate, the area and estimated value of the land, and showing which are mineral lands, agricultural lands and town lots. Presented to the Legislature, 10th March, 1913. *Mr. Atkinson. Not Printed.*

No. 74 Return to an Order of the House of the 3rd March, 1913, for a Return showing:—1. How much the Government has spent on private detective work in each of the years 1910, 1911 and 1912. 2. How much of the amount mentioned in the first paragraph hereof, has been spent by the Government in connection with the administration of the Liquor License Laws. 3. What amount was recovered in fines and penalties under the Liquor License Act, in each of the years 1910, 1911 and 1912. Presented to the Legislature, 12th March, 1913. *Mr. McQueen. Not printed.*

No. 75 Return to an Order of the House of the 11th April, 1912, for a Return of copies of all correspondence between the Government and any Minister or Official thereof with respect to the character, efficiency or teaching in the Schools in Simcoe, Stormont, Prescott, Russell and Glengarry Counties since January 1st, 1910. Of all orders, regulations, provisions or other means authorized or directed by the Government or any member or official thereof, to meet or in consequence of any of the said memorials, resolutions, affidavits, protests, charges or complaints. The schools in the said Counties from which the Provincial grant was withheld in the years 1910 and 1911 respectively. The reports or other evidence upon which grants were paid in 1911 to any schools in the said counties from which grants had been withheld in 1910. Presented to the Legislature, 14th March, 1913. *Mr. Elliott. Not printed.*

No. 76 Return to an Order of the House of the 14th March, 1913, for a Return of copies of: 1. All complaints from any other person or persons received in the years 1911 and 1912 by the Government or any Member of the Government regarding the conduct of Police Magistrate Dempsey. 2. All prosecutions instituted or carried on before Superintendent Rogers as a special magistrate within the Town of Cochrane during the years 1911 and 1912. 3. All protests filed with the Government, with the Prime Minister, the Provincial Secretary, Attorney-General or any other Member of the Government by the corporation of the Town of Cochrane, the Board of Trade or the citizens of the Town of Cochrane against the action of Superintendent Rogers in exercising or assuming to exercise jurisdiction within the Town of Cochrane as a special magistrate. Presented to the Legislature, 14th March, 1913. *Mr. Sinclair. Not printed.*

No. 77 Return to an Order of the House of the 26th February, 1913, for a Return of copies of all correspondence between the Department of Education, the Minister of Education himself, and the Board of Trustees of the Schools of the Village of Plantagenet since the 1st day of March, 1905, up to the 1st day of December, 1908, regarding the Teaching of French. Presented to the Legislature, 17th March, 1913. *Mr. Evanturel. Not printed.*

No. 78 Return to an Order of the House of the 24th February, 1913, for a Return of (1) Copies of the letters referred to on the last page of the brief furnished to the Attorney-General by the Crown Counsel in the proceedings against the Stamped Ware Association, showing offences under the different subsections of Section 520 of the Criminal Code, each incriminating letter being marked *a, b, c,* or *d,* as it discloses an offence against a subsection. The said brief forms part of Return 82, Session 1912. (2) Copies of all correspondence between the Crown Counsel and the Government with reference to prosecution of the said combine and all correspondence containing instructions, if any, from the Government not to prosecute. Presented to the Legislature, 17th March, 1913. *Mr. Elliott. Not printed.*

No. 79 Return to an Order of the House of the 14th March, 1913, for a Return of: (1) A copy of the information, depositions and proceedings before the Police Magistrate of Toronto (including the warrant of commitment) with respect to the members of the Tack Combine who were committed for trial by the Police Magistrate of the City of Toronto. (2) Copies of all correspondence passing between the Attorney-General or any one on his behalf or on behalf of the Government and Mr. Du Vernet, K.C., Crown Counsel, or anyone on his behalf with reference to the trial of the members of the Tack Combine. Presented to the Legislature, 17th March, 1913. *Mr. Rowell. Not printed.*

No. 80 Report on Road Construction under 2 George V. Cap. 2, being Consolidated Revenue Act of Ontario. Presented to the Legislature, 19th March, 1913. *Printed.*

No. 81 Return to an Order of the House of the 12th March, 1913, for a Return showing:—Copies of all correspondence between the Chairman or any other member of the T. & N. O. Railway Commission or any other person on their behalf and any official or employee of the T. & N. O. Railway at North Bay relative to the appointment of W. I. Johnston to his present position with the T. & N. O. Railway at North Bay, Ont. Presented to the Legislature, 19th March, 1913. *Mr. Munro. Not printed.*

No. 82 Report of S. Price *re* limitation of hours of Labour of underground workmen in the Mines of Ontario. Presented to the Legislature, 20th March, 1913. *Printed.*

No. 83 Return to an Order of the House of the 7th March, 1913, for a Return showing:—1. Copy of the information laid against one Stone before the Police Magistrate at Collingwood, in January, 1913, for an alleged violation of the Liquor License Act. 2. Copy of the judgment of the magistrate. Presented to the Legislature, 28th March, 1913. *Mr. Anderson (Bruce.) Not printed.*

No. 84 Return to an Order of the House of the 26th February, 1913, for a Return showing:—1. All expenses incurred by the Hydro-Electric Power Commission, or the Government, or by any person or persons on their behalf, in connection with the passing of the Hydro-Electric By-law at North Bay in January, 1913, or for the purpose of procuring the passage of such By-law, or otherwise connected with the submission of such By-law to the electors of North Bay. 2. The names of all persons employed by the Hydro-Electric Power Commission who were in or visited the Town of North Bay during the months of December or January last, and the purposes for which they were employed in the Town of North Bay, and the amounts that were paid to each of them for their services there. 3. Copies of all correspondence between the Hydro-Electric Power Commission, or the Government, or any person or persons on behalf of the Hydro-Electric Power Commission, or the Government, and the Council of the Town of North Bay, or any person on behalf of the said Council, relating to the Hydro-Electric By-law. Presented to the Legislature, 1st April, 1913. *Mr. Mageau. Not printed.*

No. 85 Further interim Report of the Commissioner on the subject of Compensation to Workmen for Injuries sustained in the course of their employment, together with draft Bill, embodying the Commissioner's conclusions. Presented to the Legislature, 2nd April, 1913. *Printed.*

No. 86 A preliminary study by H. G. Acres, of the Hydro-Electric Power Commission, dealing with the possibility of improving the general regimen and local flow characteristics of the Grand River, by means of Storage and Training Works. Presented to the Legislature, 3rd April, 1913. *Not printed.*

No. 87 Return to an Order of the House for a Return showing:—Copies of all correspondence passing between the Department of Education or the Minister or any official thereof and J. Russell McGregor of Gore Bay (President of the Manitoulin Conservative Association), the Public School Board of Gore Bay, the Public School Inspector in Manitoulin or any other person concerning the granting of a temporary teacher's certificate to one Jean McGregor. 2. A copy of the temporary certificate or temporary certificates granted to the said Jean McGregor. 3. Copy of the Departmental Regulations under which the Minister acted in granting the temporary certificate to the said Jean McGregor. 4. Copies of all advertisements (stating the dates of the same), inserted in any paper or papers prior to the granting of such temporary certificate to Jean McGregor, as required by subsection 2 of section 2 of Circular 30½, dated 7th May, 1912, issued by the Department of Education. 5. The evidence (if any) which the Minister had before him at the time such tem-

porary certificate was granted, that the school board had " taken due measures to obtain a teacher with the prescribed grade of certificate," before the Inspector made his recommendation that Jean McGregor should be granted a temporary certificate. Presented to the Legislature, 4th April, 1913. *Mr. Marshall. Not printed.*

No. 88 A return to an Order of the House of the 21st February, 1913, for a Return showing:—1. All petitions, letters and other documents passing between the British settlers at Jeannette, Kent County, Ontario, and the Premier, the Minister of Agriculture, or any other member of the Government, or any officer or official thereof. 2. All reports by any officer or official of the Government on conditions at Jeannette. 3. All correspondence with the Department of Colonization, the Minister of Agriculture, or any officer or official of the Government in reference to the conditions at Jeannette. Presented to the Legislature, 7th April, 1913. *Mr. Anderson (Bruce.) Not printed.*

No. 89 Return to an Order of the House of the 26th February, 1913, for a Return showing:—1. The number of passes issued by the Timiskaming and Northern Ontario Railway Commission over its line of railway or any part thereof during the period from July 1st, 1911, to 1st July, 1912. 2. The persons to whom the said passes were granted. 3. The purpose for which each of the said passes was granted. Presented to the Legislature, 7th April, 1913. *Mr. Mageau. Not printed.*

No. 90 Return to an Order of the House of the 10th March, 1913, for a Return showing:—1. Copies of the agreements entered into by the members of the following combines and seized by the Toronto Police: (*a*) The Saw Manufacturers' Association; (*b*) The Canadian Churn Manufacturing Association; (*c*) The Hame and Saddlery Hardware Manufacturing Association. 2. Copies of all correspondence between the Attorney-General or any other Member of the Government and any counsel with reference to the prosecution of the said combines. Presented to the Legislature, 8th April, 1913. *Mr. Elliott. Not printed.*

No. 91 Return to an Order of the House of the 2nd April, 1913, for a Return showing:—Copies of all reports received by or in the possession of the Government upon the timber in Algonquin National Park covered by the following agreements:—1. Agreement dated 18th June, 1912, between the Crown and the Bank of Montreal. 2. Agreement dated 15th June, 1912, between the Crown and J. R. Booth. 3. Agreement dated 4th June, 1912, between the Crown and H. Stikeman, General Manager of the Bank of British North America. Presented to the Legislature, 8th April, 1913. *Mr. Marshall. Not printed.*

No. 92 Return to an Order of the House of the 3rd April, 1913, for a Return showing:—The findings of the Grand Jury in the prosecution against the Tack Combine. Presented to the Legislature, 8th April, 1913. *Mr. Sinclair. Not printed.*

No. 93 Return to an Address to His Honour the Lieutenant-Governor of the third day of April, 1913, praying that he will cause to be laid before this House, a Return of copies of all Orders in Council passed during the years 1906, 1907, 1908, 1909, 1910, 1911, 1912, increasing or decreasing the duties payable for tavern or shop licenses in any Provincial or Judicial District or in any municipality or locality situated therein, under authority of 6 Edw. VII., Chap. 47, Sec. 10 (1), and showing in respect to every such Order in Council: (*a*) the date of the same, (*b*) the name of the person holding the shop or tavern license affected by the said Order in Council, (*c*) the place where such shop or tavern license was held, (*d*) the amount of license fee as fixed by such Order in Council. (*e*) the amount of the license fee previous to such increase. Presented to the Legislature, 8th April, 1913. *Mr. Anderson (Bruce.) Not printed.*

No. 94 Return to an Order of the House of the 14th March, 1913, for a Return showing:—1. The number of instruments registered in each of the years 1909, 1910, and 1911, in the Land Titles Office, at Toronto. 2. The total amount of fees received in each of the said years. 3. The total amount of disbursements for each such year. 4. The amount of the Guarantee Fund. 5. The total losses. 6. The number of Plans of sub-division. Presented to the Legislature, 9th April, 1913. *Mr. Proudfoot. Not printed.*

No. 95 Copies of Orders-in-Council in accordance with the provisions of subsection 6 of section 78 of the Surrogate Courts Act. Presented to the Legislature, 14th April, 1913. *Not printed.*

No. 96 Copy of an Order in Council approved by His Honour the Lieutenant-Governor, the 3rd day of April, A.D. 1913, approving of the accompanying regulation, being a regulation of the Provincial Board of Health, for the control of Communicable Diseases under the provisions of the Public Health Act, Chapter 58, 2 George V. Also Regulations of the Provincial Board of Health, Ontario, approved by His Honour the Lieutenant-Governor in Council on the 10th day of August, 1912. Presented to the Legislature, 14th April, 1913. *Not printed.*

No. 97 Return to an Order of the House of the 19th February, 1913, for a Return showing:—1. The names of all Counsel retained on behalf of the Crown at any criminal assize in the Province during the year ending 31st December, 1912. 2. The Assize at which each Counsel was so retained. 3. The amount paid

to every such Counsel for services rendered to the Crown at every such assize. 4. The names of all Solicitors or Counsel employed or retained by the Crown for any other purposes during the year ending 31st December, 1912, showing:—(*a*) The amount paid to every such Solicitor or Counsel. (*b*) The matter in respect of which such Counsel or Solicitor was so employed or retained. 5. The total amounts paid to Counsel for the Crown in criminal or other proceedings for the years 1910, 1911 and 1912. Presented to the Legislature, 14th April, 1913. *Mr. Richardson. Not printed.*

No. 98 Return to an Order of the House of the 9th April, 1913, for a Return showing:—1. Copies of all correspondence during the past year between the Minister of Agriculture or any other member or official of the Government and N. B. Colcock (formerly employed in the London Office of the Colonization and Emigration Branch) relating to the reorganization of the London Office, to the staff thereof, or to the resignation of the said Colcock, or to his dismissal from office, or to his retirement from the service of the Government, or to any other matters connected therewith. 2. Copies of all correspondence during the last year between the Minister of Agriculture or any other member or official of the Government and any other person or persons relating to the matters aforesaid. Presented to the Legislature, 15th April, 1913. *Mr. Anderson (Bruce.) Not printed.*

No. 99 Return to an Order of the House of the 15th April, 1913, for a Return showing:—Copies of all reports received by the Government and other information in the possession of the Government: 1. In reference to the general character of the country through which the projected line of the Bruce Mines and Algoma Railroad runs, and of the lands proposed to be granted to the said railway. 2. In reference to the extent and character of the different classes of timber on said lands. 3. In reference to the extent and character of the agricultural lands within the said areas. 4. In reference to the portion of the Mississagi Forest Reserve through which the projected line will pass and the effect that the construction of the said line will have upon the timber in the said Reserve. 5. The estimated length of the said line and the total estimated area of land to be granted to the said railway company. 6. In reference to the surveys already made, and the probable route of the said railway. 7. The names of the parties at present interested in or owning the said railway and who are responsible for its promotion with full information as to their business occupation and financial standing. 8. The character of the plants, mills or other industries upon which the railway undertakes to expend $3,500,000 and the site or sites where it is proposed to locate the same; and if the parties now interested in the railway are the parties who

are to control the industries proposed to be established. Presented to the Legislature, 17th April, 1913. *Mr. Atkinson. Not printed.*

No. 100 Copies of Orders in Council approved by His Honour the Lieutenant-Governor the 12th day of April, A.D. 1913, appointing John Donnelly, Esquire, one of the Governors of the School of Mining, Kingston, in the room and stead of H. W. Richardson, resigned, and Agreements made between the Canada Publishing Company and His Majesty the King, respecting the right to print, publish and supply the Ontario High School English Grammar, and the Ontario High School Reader; also, an Agreement between the Copp, Clark Company, Ltd., and His Majesty the King, respecting the right to print, publish and supply the Ontario High School Reader. Presented to the Legislature, 18th April, 1913. *Not printed.*

No. 101 Return to an Order of the House of the 2nd April, 1913, for a Return showing:—All tavern and shop licenses, the renewal of which has been prohibited by the Provincial Secretary under Section 23 of 6 Edward VII., Chapter 47, as amended by Section 13 of 1 George V. Chap. 64. Presented to the Legislature, 18th April, 1913. *Mr. Proudfoot. Not printed.*

No. 102 Return to an Order of the House of the 27th March, 1913, for a Return showing:—Copies of all licenses or permits granted by the Game and Fisheries Department to the Dominion Fish Company, or to any person on its behalf during the seasons 1910, 1911 and 1912. Presented to the Legislature, 18th April, 1913. *Mr. Clarke. Not printed.*

No. 103 Return to an Order of the House of the 9th April, 1913, for a Return showing:—1. All correspondence between any member or official of the Government or any other person or persons, relating to the application of one John Lapointe of Spanish, for a renewal of his fishery license for the years 1911 and 1912. 2. Any reports or recommendations relating to the matter made by any official of the Game and Fisheries Department. Presented to the Legislature, 18th April, 1913. *Mr. Clarke. Not printed.*

No. 104 Return to an Order of the House of the 10th March, 1913, for a Return showing:—(*a*) Copies of all correspondence between any official of the Government and the Standard Insurance Company during the years 1907, 1908 and 1909. (*b*) A copy of any Reports made by the Inspector who inspected the books of the Standard Insurance Company during the same years. (*c*) Copies of all correspondence between any official of the Government and the Liquidator of the Standard Insurance Company. Presented to the Legislature, 18th April, 1913. *Mr. Elliott. Not printed.*

No. 105 Return to an Order of the House of the 19th February, 1913, for a Return showing:—1. All presentments made by Grand Juries within the Province of Ontario during the year ending 31st December, 1912, stating the assize at which each presentment was made and the date. Presented to the Legislature, 18th April, 1913. *Mr. Sinclair. Not printed.*

No. 106 Return to an Order of the House of the 26th February, 1913, for a Return showing:—1. The amount of money expended directly by the Government in each of the years 1911 and 1912, in the construction or repair of (*a*) roads; (*b*) bridges, and (*c*) drains in each of the Districts of Sudbury, Nipissing, Parry Sound and Sturgeon Falls, distinguishing the amount spent in each of said Districts for each of said purposes. 2. The amount of money expended during 1911 and 1912, by the Government by way of aid to any municipalities in the said Districts in the construction or repair of roads, bridges or drains, stating in respect to each work which was undertaken with Government aid as aforesaid. (*a*) The purpose of the work, that is, whether for roads, bridges or drains, and whether for construction or repair. (*b*) The District in which such work was undertaken. (*c*) The amount expended by the Government on such work. (*d*) The amount expended by the municipality on such work. Presented to the Legislature, 18th April, 1913. *Mr. Mageau. Not printed.*

No. 107 Return to an Order of the House of the 27th February, 1913, for a Return of:—1. Copies of all correspondence during the years 1910 and 1911 between the Minister of Lands, Forests and Mines, or any other member of the Government, and the Imperial Paper Mills Company, or the Liquidator or Interim Liquidator of the Imperial Paper Mills with reference to the diversion of water from Lake Temagimi into the Montreal River. 2. Copies of all correspondence passing during the years 1910 and 1911 between the Minister of Lands, Forests and Mines or any other member of the Government, and the Council of the Town of Sturgeon Falls, or any official or any other person on behalf of the Town of Sturgeon Falls, or the Board of Trade of the Town of Sturgeon Falls, or any person on behalf of the said Board of Trade. 3. How many cubic feet of water per second have been diverted from Lake Temagimi into the Montreal River, and what is the available head of water, and what is the horse power. Presented to the Legislature, 21st April, 1913. *Mr. Mageau. Not printed.*

No. 108 Statement of distribution of Revised and Sessional Statutes for the year 1912. *Not printed.*

No. 109 Return to an Order of the House of the 10th March, 1913, for a Return showing copies of the resolutions (if any) adopted at the Board Meeting held at the Horticultural Experiment Station at Jordan Harbour on or about December 17th last. Pre-

sented to the Legislature, 23rd April, 1913. *Mr. Anderson (Bruce.) Not printed.*

No. 110 Return to an Order of the House of the 27th March, 1913, for a Return showing:—1. Copy of an Order in Council dated the 23rd April, 1910, reducing the royalty payable to the T. & N. O. Railway by the Right of Way Mining Company. 2. Copy of an Order in Council dated 17th December, 1912, further reducing the royalty payable by the Right of Way Mining Company to the T. & N. O. Railway. 3. Copy of an Order in Council dated December 14th, 1909, reducing the royalty payable by the Cobalt Townsite Mining Company to the T. & N. O. Railway. 4. Copy of an Order in Council dated December 17th, 1912, further reducing the royalty payable by the Cobalt Townsite Mining Company to the T. & N. O. Railway. 5. Copy of an Order in Council dated December, 14th, 1909, reducing the royalty payable by the City of Cobalt Mining Company to the T. & N. O. Railway. 6. Copy of an Order in Council dated December 23rd, 1912, further reducing the royalty payable by the City of Cobalt Mining Company to the T. & N. O. Railway. 7. Copy of an Order in Council dated December 14th, 1909, reducing the royalty payable by the Nancy-Helen Mines, Limited, to the T. & N. O. Railway. 8. Copy of an Order in Council dated December 17th, 1912, further reducing the royalty payable by the Nancy-Helen Mines, Limited, to the T. & N. O. Railway. 9. Copy of an Order in Council dated December 14th, 1909, reducing the royalty payable by the Wright Silver Mining Co., to the T. & N. O. Railway. 10. Copy of an Order in Council dated December 17th, 1912, further reducing the royalty payable by the Wright Silver Mining Co., to the T. & N. O. Railway. 11. Copy of an Order in Council dated December 14th, 1909, reducing the royalty payable by the Railway Reserve Mines, Limited, Jack Pot Silver Mining Company, Ontario Development and Mining Company, and Station Grounds Mining Company, to the T. & N. O. Railway. 12. Copy of an Order in Council dated December 17th, 1912, further reducing the royalty payable by the Railway Reserve Mines, Limited, Jack Pot Silver Mining Co., Ontario Development and Mining Company and Station Grounds Mining Company, to the T. & N. O. Railway. 13. Copy of an Order in Council or agreement reducing the royalty payable by the O'Brien Mine to the Crown. 14. Copy of Order in Council or agreement, further reducing the royalty payable by the Chambers-Ferland Mining Company from 25 *per cent.* of value of ore at pit's mouth, less surface charges, to 25 *per cent.* of net profits. 15. Copy of agreement dated 8th October, 1912, exempting Chambers-Ferland Mining Company from royalty, unless on rich ore being found, when rate of 25 *per cent.* on net profits made to be imposed. Presented to the Legislature, 23rd April, 1913. *Mr. McDonald. Not printed.*

No. 111 Return to an Order of the House of the 26th February, 1913, for a Return shewing:—1. Copies of all correspondence and other papers, documents, etc., seized by the Crown in connection with the prosecution of the Canadian Washing Machine Manufacturing Association. 2. Copies of all correspondence between the Government or any member or official of the Government and any other person or persons relating to the Canadian Washing Machine Manufacturing Association, or the prosecution thereof, or the discontinuance of such prosecution. 3. Copies of all correspondence and other papers, documents, etc., seized by the Crown in connection with the prosecution of the Canadian Clothes Wringer Manufacturing Association. 4. Copies of all correspondence between the Government, or any member or official of the Government, and any other person or persons, relating to the Canadian Clothes Wringer Manufacturing Association, or the prosecution thereof, or the discontinuance of such prosecution. Presented to the Legislature, 23rd April, 1913. *Mr. Sinclair. Not printed.*

No. 112 Return to an Order of the House of the 14th March, 1913, for a Return showing:—For the year 1912. 1. The number of cases in which damage suits were entered in Court against the employer. 2. The number of instances where damages were obtained and the amounts. 3. The number of cases non-suited by the Court. 4. The number of cases where employers settled by paying compensation without damage suit and the amounts. Presented to the Legislature, 7th May, 1913. *Mr. McQueen. Not printed.*

No. 113 Return to an Order of the House of the 27th March, 1913, for a Return showing:—1. The names of the professors of the Faculty of Education (not including instructors in practice schools) at (*a*), Toronto University; (*b*), Queen's University. 2. The number of hours teaching done by each of said professors *per* week. 3. The number of students in attendance in the Faculty of Education during the Session 1912-1913, at (*a*), Toronto University; (*b*), Queen's University. 4.The average cost *per* pupil in the Faculty of Education during each of the last five years at (*a*), Toronto University; (*b*), Queen's University. 5. The number of extra-mural students under instruction by the Faculty of Education at (*a*), Toronto; (*b*), Queen's. 6. The number of hours of instruction *per* session given in each of the following subjects of the course of study in education:—(*a*) History of Education and Educational systems; (*b*) Principles of Education; (*c*) Psychology and General method; (*d*) School management and school law; (*e*) Methods in Public School subjects; (*f*) Methods in High School subjects; (*g*) Art work; (*h*) Commercial work and writing; (*i*) Constructive work; (*j*) Household science; (*k*) Nature study; (*l*) Music; (*m*) Physical training; (*n*) Physiology and Hygiene, including treatment of emergencies. Presented to the Legislature, 7th May, 1913. *Mr. Marshall. Not printed.*

ANNUAL REPORT

OF THE

Inspector of Registry Offices

FOR THE

PROVINCE OF ONTARIO

1912

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO

To His Honour Sir John Morison Gibson, K.C.M.G., etc., etc., etc.,

Lieutenant-Governor of the Province of Ontario.

May it Please Your Honour:

The undersigned begs respectfully to present to Your Honour the annual report of the Inspector of Registry Offices for the year 1912.

J. J. FOY,

Attorney-General.

Toronto, 21st April, 1913.

REPORT

OF THE

INSPECTOR OF REGISTRY OFFICES

FOR THE YEAR 1912

GUELPH, 10th March, 1913.

TO THE HONOURABLE J. J. FOY, K.C.,

Attorney-General of the Province of Ontario.

SIR,—In presenting my Report to you as Inspector of Registry Offices for the year 1912, I have to call attention to the results shown by the tabulated statement of returns of the Registrars' fees and emoluments as follows:

The number of instruments registered in 1912 was ..	242,397
Registered in 1911	205,893
The net amount of fees received by Registrars in 1912 was..	$144,297.13
In 1911	129,791.57

In connection with the net amount of fees received by Registrars I beg respectfully to call your attention to the subject of the Registrars' incomes, which I deem to be, speaking generally, inadequate in view of the work they have to do and the responsibilities they incur, and also having regard to the changed conditions in the cost of living and in the increased and increasing salaries which the Registrars have to pay for assistance in the work of their offices. In connection with the serious responsibilities incurred by Registrars I may refer to the fact that the total amount of the consideration in mortgages registered in the past year was over 160 million dollars. Among other instances shewing the responsibilities and losses incurred by Registrars in connection with the work of their offices I refer to the following: A Registrar has had to pay, in one case, $1,600.00 owing to an error made in indexing a mortgage through confusion of boundaries of the land; and another of a loss of $1,200.00 through an error made by the indexing clerk by entering a mortgage on the south half instead of the north half of the lot; and in another instance, which I hope is very unusual, the Regisrar had to pay $600.00 by the intentional omission from an Abstract made by the Deputy Registrar, with whom the Registrar had a difference.

Practically the fees payable to Registrars have not been increased for about 45 years. Indeed, the effect of the changes since made in the Act has been to reduce the fees, especially those for registering mortgages, assignments of mortgages, and the like.

By the Ontario Act, 1868, chapter 20, section 70, the fees for registration of instruments were almost exactly the same as they are now under the present section 91 of the Registry Act, that is for the registration of Deeds of Conveyance and the like, where the instrument does not exceed 700 words, etc. The fees fixed for registration of Discharge of Mortgage were 50 cents in the original Act and they are the same still, unless the Discharge is more than 300 words, etc. Almost all mortgages and assignments of mortgages are now registered in short form, thus very materially reducing the fees of Registrars.

I therefore recommend that such changes in some of the principal fees and in clauses 101 and 102 of the Registry Act be made as will result in affording Registrars more adequate compensation in view of their services and responsibilities and the increased and increasing expense of clerical assistance.

I refer here to some directions which have been given to particular Registrars, for the benefit of all, especially those who have recently been appointed to office.

(*a*) In connection with the registration of plans subdividing lands under section 80 of Registry Act, Registrars should be careful to see that the provisions of the various subsections of section 80 are followed. The plans should show on the face of them what land is subdivided thereby, that is, there should be a description of the land subdivided by the plan sufficient to enable the Registrar to satisfy himself that the provisions of subsection 16 of section 80 have been observed.

(*b*) Subsection 6 of section 80 is sometimes not followed. Plans are still prepared and sometimes they are being registered in which lots are numbered by the same number but in different blocks on the plan. It has to be observed that subsection 6 distinctly provides that there shall not be more than one lot on any plan described or distinguished by the same number, notwithstanding that the lots are on different sides of the same street or on different streets or in different blocks.

(*c*) Attention is also called in this connection to the requirements of the amendment made by Statute Law Amendment Act, 1911, section 31, by which a further subsection has been added to section 80 of the Registry Act, namely, subsection 8a. It is enacted that in case of a survey thereafter made the plan has to be accompanied by a copy certified by the Surveyor by whom the survey was made to be a true copy of the field notes, if any, of the survey. And by the amendment of section 88 of the Registry Act it is provided that a certified copy of the surveyor's field notes, if any, are to be delivered to the Registrar and by him to the Clerk, Treasurer, or Assessment Commissioner of the Local Municipality.

(*d*) Attention is also called to subsection 18 of section 80 which requires the approval of the proper Municipal Council, or the order of the County Judge approving of a plan upon which any street, road or lane is laid out, not merely any road or street less than 66 feet is laid out.

(*e*) All subdivision plans should be numbered.

(*f*) Court certificates appointing a new trustee or appointing a committee for a lunatic or lunatic's estate should not be registered in the General Register, where lands are not described, unless accompanied by a Statutory Declaration describing the lands affected. They may, of course, be registered in the particular register where they are accompanied by a Statutory Declaration properly describing the land affected thereby.

(*g*) Court orders in all cases should, if possible, be registered only by certificate under section 43 of the Registry Act. Probably, however, the original order may be registered as an instrument affecting land under the Interpretation clause of the Registry Act. In that case the original order would have to be deposited in the Registry Office. It cannot be registered by a solicitor's copy.

(*h*) While instruments such as deeds, mortgages, or other documents purporting to be under seal, but which are without seals, may be registered, I recommend that a note be made in the column for remarks in the Abstract Index to the effect that no seals appear to be affixed to the instrument.

(*i*) The endorsement on mortgages not to be recorded in full does not now require to be signed.

(*j*) Under the present Registry Act, while an instrument may be registered, notwithstanding that the name of the subscribing witness making the affidavit is only set forth by initials or abbreviation and not in full, yet it is required in every case that the place of residence, addition, occupation or calling of the witness shall be set forth in the affidavit. On the part of some solicitors there is a disposition now to attempt to abbreviate the affidavit of execution form 5 of the Registry Act. Where this subject has come before me, I have strongly recommended that form 5 be substantially followed, or that the requirements of section 35 of the Act be substantially adhered to. Solicitors and others preparing such affidavits should remember that the validity of the registration may depend upon the sufficiency of the affidavit.

(*k*) In some offices the mode of indexing instruments in the General Register is capable of improvement. For instance, wills and letters of administration are entered under the letter "S" for Surrogate Court, in the Grantor's column. Wills are sometimes registered under "W" and Probates under "P" and Letters of Administrators under "L." Care should be taken to index wills and letters of administration under the names of the deceased as well as under the name of the executors and administrators and also of the devisees and legatees. Then, again, conveyances and mortgages by and to companies are sometimes entered under the letter "C" for company. I recommend that they be indexed under the first principal name of the company or of the bank.

(*l*) It is found that assignments for the benefit of creditors and even copies of such assignments and also some other kinds of instruments in which there is no description of the lands affected, are improperly registered in the General Register. Such registrations are void; but, I think it right again to call special attention of Registrars to the fact that with very few exceptions, registrations in the General Register are abolished. The exceptions will be found set forth in subsection 6 of section 23 of the Registry Act.

(*m*) I find that statutory declarations setting up a title by possession or other claims to lands are sometimes tendered by solicitors for registration, and from oversight some Registrars receive and register the same. Such declarations should not be registered. They may, however, if parties wish, be deposited under the Custody of Title Deeds Act.

(*n*) Registrars should see to it that certificates of registration endorsed on instruments are promptly signed, and also that the entries, form 9, in the margin of the Registry books are signed as soon as the copying is done. It should not be deferred until the instruments are compared. Such entries in the margin of the Registers should be signed by the Registrar or his Deputy and not by a copying or other clerk.

(*o*) Care should also be taken to see that the instruments are entered in the Abstract and Alphabetical Indexes either on the day on which they are registered or the day following.

I respectively repeat the recommendation contained in my Report for 1911 as to the expediency of making provision that all wills where registered should be entered in the General Register.

As usual I append notes of some of the decisions and opinions I have given in Registry Office matters since my last Report.

I have the honour to be, Sir,

Your obedient servant,

DON. GUTHRIE,

Inspector of Registry Offices.

DECISIONS BY DONALD GUTHRIE, K.C., INSPECTOR OF REGISTRY OFFICES.

THE REQUIREMENTS OF SECTION 80, REGISTRY ACT, REGARDING PLANS SUBDIVIDING LANDS DO NOT APPLY TO THE CROWN, NOR DO THEY APPLY TO A PATENT FROM THE CROWN FOR LANDS THERETOFORE UNPATENTED.

A novel point presents itself for my opinion in connection with a difference which has arisen between the Registrar of the City of X. and Mr. J., solicitor, there.

The matter in difference is this: The Solicitor desires to register a patent from the Crown of part of Lot 14 on the north side of B. Street in the city, being that lying between Lot 13 on the east side of M. Street patented to S. B. on 26th July, 1858, and Lot 17 on the north side of B Street, patented to J. C. on 11th February, 1847, described as follows: Then the patent gives the description by metes and bounds and then states that the parcel contains 5,874 sq. feet.

When the Solicitor presented the Patent for registration, the Registrar refused to accept it because he said the description did not refer to a specified plan as required by subsection 10 of section 80 of the Registry Act. The Registrar states that when the Patent was brought in for registration he pointed out to the solicitor that it did not refer to the plan as required by that subsection of the Act. He asked the solicitor to have the patent amended to meet with the provisions of the Act. The C. Department of Lands, etc., declined to amend the patent because they considered that the plan, that is the Crown Plan, was already registered in the Registry Office, and for that reason it was not necessary to refer to it in the instrument, but the Registrar considers the Department should in registering the plan have referred to the original plan, which it seems is in the Department, and he thinks the requirements of section 80 of subsection 10 should be insisted upon.

I am of opinion that the Registrar's view cannot be supported. Section 80 does not apply to the Crown. It applies to subdivisions and subdivision plans by private persons or corporations who subdivide land which theretofore had been patented. Not only is the general principle applicable, that the Crown is not bound because it is not expressly mentioned in section 80, but there are other considerations which make the point clear. For example, subsection 12 of section 80 provides that in case of the refusal or neglect by the person making the subdivision for two months after demand in writing for that purpose, to register the plan in accordance with the provisions of the Act, when required by any person interested therein or by the Inspector so to do, he shall incur a penalty of $20.00 for every calendar month which thereafter elapses without the plan being registered, under the Ontario Summary Convictions Act, etc.

Section 80 cannot possibly apply to the Crown granting a patent of land theretofore unpatented.

I am of opinion, therefore, that subsection 10 of section 80 does not apply to this patent.

WHAT EXPENSES MAY BE DEDUCTED BY REGISTRARS FROM INCOME IN ARRIVING AT AMOUNT OF NET INCOME. EXPENSES FOR STATIONARY AND CARETAKING PAYABLE BY COUNTY. OBSERVATIONS.

Differences have arisen between the Council of certain Counties and the several Registrars of Deeds of these Counties which have been referred to me for my opinion.

The questions are whether or not certain items can be deducted by Registrars from their income in order to ascertain the net income, and as to the payment of certain items.

1. The first item in difference is as to the Deputy Registrar's salary and salaries of the different clerk's employed. I am clearly of opinion that these can be deducted.

2. A further item in difference is in regard to the premium paid by Registrars for Guaranty Bonds as Registrars. I had this question before me in the year 1899, in connection with a reference from another county, and I then was of opinion that it was a proper deduction to be made. See my Report as Inspector of Registry Offices for that year, page 17. I have several times since on further references adhered to that opinion and I now again adhere to it.

3. The next objection was to the deduction for the amount paid for a box in the Post Office and for postage stamps. I think neither one of these items may properly be deducted.

4. There are other differences arising under section 7, subsection 1, of section 7 of the Registry Act. One item is as to the cost of abstract and account forms, stationery and office supplies, including a new stamp for certificate of registration, which was required owing to a change in the form of certificate prescribed in the Registry Act. This item is, I think, disposed of by the decision in Newsom *et al.*, vs. County of Oxford 28 O. R. 442. There it was held that the word "furniture" in the Act in question in that case covered articles of the same nature as in this item. Subsection 1 above referred to provides that the County Council "shall keep the Registry Office furnished with fuel and *furniture* and in good repair and properly heated, lighted, cleaned and ventilated." The same interpretation must, I think, be placed on the word "furniture" in this section of the Registry Act as was placed by that decision upon the same word in the section of the Act then in question. I am, therefore, of opinion that this is an item which should be paid by the County Council.

5. Then there is a question as to charges for caretaker's services. That part of section 7, subsection 1, above quoted required that the Registry Office must be properly taken care of by the County, including its proper heating, lighting and cleaning. The Council consider that such work should be done under the supervision of their officer and the accounts for the work paid in the same manner as all other accounts owing by the Council. I think the proper course to take is for the County Council to appoint some suitable person as caretaker, they to pay his salary; but it is obvious that this caretaker should be a thoroughly trustworthy person and should, I think, be satisfactory to the Registrar. If, however, the Council fails to provide for the caretaking of the office then, I think, it is the Registrar's right and duty to arrange to have the work done, and the cost of it should be paid by the County.

With respect to items one and two, I think these are disbursements to be deducted in arriving at the net income of the office under section 103 of Registry Act.

With respect to items four and five, these are properly payable by the County direct to the stationer, who supplies the stationery and to the caretaker who does the work of caretaking.

These items four and five are payable by the County whether there is or is not a surplus of fees, either gross or net, going to the County.

REGISTRATION OF PLAN PERMITTED BY A PERSON WHOSE TITLE IS DERIVED UNDER A DEED OVER 20 YEARS OLD, ALTHOUGH HIS GRANTEE'S TITLE MAY NOT BE APPARENT FROM REGISTRY BOOKS, EXCEPT FROM RECITAL IN DEED 20 YEARS OLD.

Messrs. S., Solicitors, and the Registrar of the County of S., have had a difference with regard to a Plan called the X Plan, which the Solicitors desired to register, and which the Registrar did not feel at liberty to accept unless, in my opinion, T. appeared to be the owner of the land according to the Registry Books.

The plan is of a part of a lot of land in the Township of L. and the Solicitors act for one A. T. who claims to be the owner of the land.

The Registrar's objection is that he does not consider that T. appears on the Registry books to be the owner of the land. On the Abstract there is a Deed dated 3rd, September 1884 and registered 24th March, 1885. That Deed is one of the Instruments under which T. claims Title. It is from J. E. and R. B. Trustees of the late J. B. E. The Registrar's objection is that there is nothing on record to show the appointment of J. E. and R. B. to be Trustees of the Estate of the late J. B. E. J. B. E. acquired the land from the Grantee of the Crown by Deed dated 31st December 1838. It appears from the Abstract of Title furnished to me, that the original Trustees of the estate of J. B. E. were J. M. and A. C. and Mr. C. seems to have been the survivor of the two original Trustees, in fact he is so described in a Deed dated 11th July, 1882. That Deed does not apparently affect the part of the Township lot now claimed by T.

The Solicitors contend that Mr. T.'s title is in fact a registered title; that he claims under a Conveyance nearly now 30 years old, and registered. The Solicitor's view is that the Registrar has no higher position than a purchaser from T. would have. That it is not open to the Registrar to question the truth of the recital in the Deed from J. E. and R. B. on 3rd September, 1884, which recital they say shows that at that time these parties were Trustees in fact of the estate of the late J. B. E. They cite to me the case of Gunn vs. Turner, 13 O. L. R. 158. The Statute referred to in that case is now 10 Edward VII., chapter 58, "The Vendor's and Purchaser's Act." Under that Act in the completion of a contract of sale of land the rights and obligations of the vendor and the purchaser shall, subject to any stipulation of any contract to the contrary be regulated by certain rules. The first of these rules is that recitals, statements and descriptions of facts, matters and parties contained in deeds, etc., 20 years old at the date of the contract, unless and accept in so far as they are proved to be inaccurate shall be sufficient evidence of the truth of such matters and descriptions. Section 3 of that Act also provides that in an action it shall not be necessary to produce any evidence which by section 2 is dispensed with as between Vendor and Purchaser and the evidence which is by section 2 declared to be sufficient as between vendor and purchaser shall *prima facie* be sufficient for the purposes of such action.

By the Registry Books, therefore, there appears to be a deed from parties who were *de facto* Trustees of the estate of J. B. E., and that deed is nearly 30 years old. T., so far as this deed of 1884 is concerned, could apparently compel an unwilling purchaser to accept his title, and he could also maintain an action upon the deed. I am, therefore, quite clear, and so hold that Mr. T.'s title, based upon this deed should be deemed to be sufficient in connection with the registration of this plan and for the purposes of subsection 16 of section 80 of the Registry Act. I think he appears by the Registry Books sufficiently to be the owner of the land. A party registering a plan is required to have an *apparent* title, and here I think he has such a title.

WHERE A NEW PLAN IS REGISTERED FURTHER SUBDIVIDING LANDS PREVIOUSLY SUBDIVIDED BY REGISTERED PLAN IT IS NOT NECESSARY IN CONVEYANCES OF LOTS ACCORDING TO THE NEW PLAN AND REFERRING THERETO ALSO TO REFER TO THE OLD PLAN.

A question has been submitted to me by the Registrar of the County of X. with respect to the construction of subsection 10 of section 80 of the Registry Act. The rule of his office in the past has been different from that which the solicitor for the person concerned thinks is warranted by the section referred to.

That section provides that every instrument affecting the lands or part thereof executed after a subdivision plan is registered shall conform or refer thereto, otherwise it shall not be registered, etc.

The present reference to me has arisen in connection with the proposal to register a new plan further subdividing lands laid down upon an old plan of a town.

Some lots and block in Plan 20B have been subdivided and a new plan of subdivision made out, which is to be presented for Registration, and the Registrar states to the Solicitor that the practice hitherto followed in the office has been to require that all Conveyances of these new subdivision lots will have to refer not only to the new plan but also to the old plan No. 20B, aforesaid.

The Solicitor thinks that this is not required under subsection 10 of section 80 of the Registry Act, and that all that Act requires in order to give a sufficient description in a deed of a lot under the new plan is to refer to the registered number of the new plan.

The Registrar states that although the rule in his office has for many years been that where there is a registered plan and certain lots on that plan are subdivided that in conveying any of these subdivided lots there must be a reference to the plan so subdivided as well as to the plan of the whole municipality. He would, however, much prefer to simply have a reference to the new plan of subdivision, as under the practice of the office they have very frequently to send instruments back for correction, which causes a great deal of inconvenience.

I am of opinion that subsection 10 of section 80 is sufficiently complied with if instruments affecting the land executed after the plan is registered conform to the new plan and refer thereto without referring to the former plan.

Of course the new plan should show and should describe what lands on the former plan are subdivided by the new plan.

WHERE A PLAN OR SKETCH IS ATTACHED TO A CONVEYANCE TO ELUCIDATE THE DESCRIPTION OF LANDS THE REGISTRAR IS NOT ENTITLED TO CHARGE A SEPARATE FEE OF $1.00 OR MORE AS FOR REGISTRATION OF A PLAN UNDER SUBSECTION (h) OF SECTION 91 REGISTRY ACT. OBSERVATIONS AS TO FEES IN SUCH CASES.

My decision has been requested upon the following dispute. The Solicitor for a Railway Company objects to a fee charged by the Registrar of X for the registration of a Plan attached to a Deed of a right of way registered in that Registry office.

The plan attached to the Deed was a blue print, and there was also furnished an extra blue print copy plan in order that the Registry might, if he so desired, place it in the Book in which instruments are copied.

The Registrar claims a fee of $1.00 as for filing a plan over and above the fees for registration of Deed.

The Solicitor says that the blue print plan attached to the Deed is so attached merely for the purpose of elucidating the description and rendering unnecessary a full Surveyor's description. He points out, that it is a matter of convenience to the public generally to have these Plans attached to Deeds and that it is not necessary for the purposes of the Railway to so attach them as they have their own Plans in the Office, and do not require for their purposes to attach such Plans to Deeds.

The Registrar states that his view is that the Plan is one for which, under the Registry Act, a fee of $1.00 is allowed and that he does not find any other fee mentioned for the service. He has charged $1.00 in addition to the ordinary fee for registering a Deed. He states that another Railway Company has registered many Deeds with the Plans attached, and he has always charged $1.00 for the plans thus attached, and his right to do so has never before been questioned. He thinks the extra fee of $1.00 for the Plan is one to which the Registrar is entitled according to his reading of the Registry Act.

I suppose that the Registrar considers the charge of $1.00 extra, comes under subsection (h) of section 91 of the Registry Act. That subsection provides that for the registration of any Plan of City, Town or Village Lots including all necessary entries connected therewith, a fee of $1.00 shall be allowed, and if the Plan embraces more than 20 Lots etc. there is to be an additional fee.

I do not think, however that this subsection applies to a plan or sketch attached to a deed of a Railway right of way or part of a railway right of way as is the case here or to any sketch attached to a Conveyance to give a better or clearer description of the lands intended to be conveyed.

The plan forms part of the Deed here, and I think the fee for registration should be as for the registration of a Deed.

The practice of supplying an extra blue print copy of such plans has become general, and has my sanction. Registrars have stated, and no doubt correctly, that in many cases it was impossible to copy the Plan into the Book in which the Deed has to be copied, as to make a correct copy would in many cases require the services of a professional Engineer or Surveyor.

Of course it was not intended that a Railway Company or others supplying such extra blue print copy should be charged $1.00 for the registration thereof. Indeed, the Registrar, in this case, does not place the defence of his charge upon that ground.

If, however, a Registrar himself copies or causes to be copied such a Plan in the Registry Book he will, of course, be entitled to count the words and figures so copied in estimating the number of folios to be charged for in connection with the Registration of the Deed.

On the whole, I think, the contention of the Solicitor, under the circumstances existing in this case is right, and I decide the matter accordingly.

FOR REGISTRATION PURPOSES IT IS NOT NECESSARY THAT A NOTICE OF EXERCISING THE POWER OF SALE UNDER A MORTGAGE SHOULD BE SIGNED, NOR IS THE LEGAL SUFFICIENCY OF THE NOTICE A QUESTION FOR THE REGISTRAR.

The Registrar of the County of O. has refused to accept for registration from Mr. M. Solicitor, a Notice of Exercising Power of Sale under Mortgage, because the Notice is not signed. The Solicitor contents that the Notice is sufficient for registration purpose. It commences, "I, A. B., hereby give you notice" and is addressed to the proper party. Through an oversight the copy of the Notice served was not signed. Throughout the Notice it purports again and again to be given by A. B. and it does not say at the end that it purports to be signed by anyone. The Notice is endorsed in the name of the Solicitor.

The Solicitor further contends that the legal sufficiency of the Notice is not a question with which the Registrar is concerned.

Upon both points I agree with the contention of the Solicitor. I think the Notice is quite good. The name of the party giving it is stated at the beginning, and as I have said is repeated over and over again. I think further that there is nothing in section 58 of the Registry Act which requires it to be shown by whom the Notice of Sale is signed, or that it has been signed at all. No affidavit of execution is required of the Notice. All that is necessary is that there shall be an affidavit or declaration of the service of the Notice proving the time and place and manner of service, and that the copy delivered to the Registrar is a true copy of the Notice served. I think, therefore, this Notice accompanied as it is by a Declaration of service may be registered.

The Registrar may, if he thinks fit so to do, call attention in the column for remarks in the Abstract Index to the fact that the Notice does not appear to be signed.

FEE FOR A CERTIFICATE OF REGISTRATION OF AGREEMENT FOR SALE OF MACHINERY ENDORSED ON A COPY OF AGREEMENT FURNISHED BY COMPANY.

The W. Company have disputed the charge made by the Registrar for X. of fifty cents for a Certificate. The matter has been referred to me. The circumstances are that an agreement for the sale of threshing machinery was sent by the Company, to the Registrar for registration and he was requested to endorse on what was said to be the copy or duplicate of the instrument, a certificate as to its registration. The Registrar charged $1.50 namely, $1.00 for the registration of the Agreement and fifty cents for the Certificate. The last item the Company says should be 25 cents. The certificate of which the Registrar furnished a copy to me is to the effect following:—"I certify that the original of the within instrument of which this purports to be a copy though uncompared by the Registrar is duly entered" etc.

The Registrar states that in charging fifty cents he followed a ruling of mine reported on page 8 of my Report for the year 1896. In that case I allowed fifty cents in connection with a somewhat similar certificate. I do not know whether the circumstances in that case were similar to those here, but it is probable that they were very much the same. In that case, however, the Company concerned, *admitted* that the Registrar was entitled to a fee of fifty cents for such a certificate as they had asked for.

I have asked the Registrar here, whether he required, to make a search or do anything equivalent to making a search, before giving the kind of certificate he gave in this case, and he has candidly stated that he did not require to make such a search. He says he went, in making his charge, by my decision in the case referred to.

In the present case I think the charge for the certificate given should be 25 cents.

THE PERSON ENTITLED TO AN EASEMENT IN OR OVER LAND BY VIRTUE OF A REGISTERED GRANT IS OWNER OF AN INCORPOREAL HEREDITAMENT OR RIGHT AND IS TO BE DEEMED TO BE AN OWNER OF THE LAND WITHIN SUBSECTION 16 OF SECTION 80 REGISTRY ACT.

A question in difference has been referred to me, which has arisen between Mr. W., Solicitor, and the Registrar of the County of X. The facts are as follows:

The solicitor sent for registration a conveyance from one H. of Lot 39 of the west side of B. Street, in the village of P., according to registered plan No. 176, "together with a strolling privilege of the width of twenty-five feet along the water's edge of Lake Erie over Lots 2, 3, 4, and 5, in said village, as shown on registered Plan 117 as laid down in registered Plan 176, such strolling privilege to be used and enjoyed by the party of the second part, his heirs, etc., in common with F. (described in deed registered as No. 1859) as a common strolling privilege, but subject to the provisions respecting or affecting said strolling privilege contained and set forth in a deed from P. to the said F. dated, etc., and registered in the Registry Office of the County of X, Number 1580, for P.

Instrument No. 1580 defines the easement as "what may be termed a strolling privilege of 20 feet from the water edge along the beach of Lake Erie from M. Street on the east to W. Street on the west, as set out in agreements and deeds granted to other parties who have purchased lots in this subdivision of Lots 2, 3, 4 and 5 as laid down on registered Plan 175."

The Grantee, H., claims title under a registered deed, No. 1859, registered 11th June, 1909. Plan 176 was registered 3rd June, 1896. Instrument No. 1580 was registered 4th July, 1907.

On the 14th March, 1912, a plan No. 210 was registered subdividing those parts of Lots 2, 3, 4 and 5 not previously subdivided. The H. conveyance sought by the solicitor to be registered was dated 16th July, 1912.

The Registrar refused to register this deed because the description did not conform and refer to Plan 210 as to the land over which the easement was claimed. Such land was included in Plan 210 in two hundred lots extending northerly from the water's edge of Lake Erie. The solicitor insists upon the deed being registered because his client was not asked to sign and did not sign plan No. 210. He knew nothing about that plan, and until his consent had been obtained no plan could, he says, be placed on his property which could affect it.

The Registrar's view is that under section 80 subsection 16 Registry Act, he merely had an easement, and he and the others entitled to the easement were not owners of the lands subdivided so as to require their consent to the new plan No. 210. There are many other persons, as many as fifty I understand, entitled to the so-called strolling privilege over the lots subdivided by Plan 210, and none of these persons signed that plan. The question in difference in substance is whether the owner of such an easement is an "owner of land" within subsection 16.

The Registrar's view is that if the Legislature had intended such an interpretation, as the solicitor contends for, it would have expressed it. He also observes that the plan interferes with no right of the solicitor's client, that all he is required to do is to mention in the deed the two lots on Plan 210 over which his strolling privilege exists.

The Registrar states that the practice of his office is, and has been, to be satisfied with the signature of the owners and mortgagees of the land, and not to require the assent of the persons entitled to easements such as the present. He thinks any other interpretation would lead to great difficulties and much incon-

venience. The Registrar points out that prior to the enactment of the present subsection 16 a plan might be filed by or on behalf of any one for all that appears in the Statutes to the contrary, and he says the question then is, to what extent the privilege was limited by the amendment, which now constitutes subsection 16.

I think the question in difference depends upon the meaning to be given to the word "land" in subsection 16. Under the Interpretation Clause of the Registry Act, section 2, subsection "E," the word "land" includes lands, tenements, hereditaments, and appurtenances and any estate or interest therein. The strolling privilege or right of way over the lands is, in my opinion, an incorporeal hereditament, and therefore the word "owner" of land under subsection 16 would, I think, include the owner or person entitled to the easement. He is the Grantee of an incorporeal hereditament or right affecting the land.

I think, therefore, his consent was necessary to Plan 210. If he were in the deed to make the description conform to Plan 210 he might be held to have adopted or ratified a plan which might interfere with or limit his rights. At all events I do not consider that he is bound by Plan 210 nor bound to refer to it in the deed. I think, therefore, that he is entitled to have his deed registered notwithstanding the plan.

My opinion, however, in such a matter has not the force of a decision.

REGISTRARS SHOULD AS FAR AS POSSIBLE CARRY OUT INSTRUCTIONS OF PERSONS WHO REGISTER INSTRUMENTS WITH RESPECT TO THE DUPLICATE TO BE DEPOSITED IN REGISTRY OFFICE AND THE DUPLICATE TO BE RETURNED. OBSERVATIONS.

A matter in difference has arisen between Mr. A., Solicitor, and the Registrar of the County of X. Mr. A. sent to the Registrar an Assignment of Mortgage, P. to W. The letter accompanying the documents stated: "Please register and return duplicate and oblige. I enclose $1.00 to pay fees on same." The duplicates were marked not to be recorded in full, and on one the word "return" was written and on the other the word "register."

The Registrar retained the one marked "return" and after registration sent back to Mr. A. the duplicate marked "register." Mr. A. twice returned the duplicate marked "register" and requested the Registrar to sent him back the one marked "return." The Registrar did not comply with these requests and after some correspondence the matter was referred to me, the Solicitor requesting me to instruct the Registrar to make the exchange of duplicate desired by him.

I have corresponded with both parties and the present position is that the Solicitor still thinks his directions as endorsed on the instruments should have been followed by the Registrar. The Registrar in his correspondence states that the original letter from the Solicitor gave him no instructions and he appears at the time of registry and return of duplicate not to have noticed the words endorsed upon the duplicates by the Solicitor "return" and "register." The Registrar says he did not, in fact, until the solicitor afterwards called his attention to the instrument, become aware that these words really existed. He further says the one retained by him has gone through the books and has had the office stamp upon it and the folio, the page in abstract index on which the entry was made, and memo. of having been compared with the entries in the Abstract Index, and the registers. The Registrar considers that under the circumstances "the solicitor contributed to the error into which he fell." He claims that the existing condition of things should not be disturbed.

I think Registrars should, as far as possible, carry out instructions when documents are given in or sent to be registered. The request for registration comes from the party desiring to register, and where positive instructions are given that one duplicate should be returned and the other should be retained in the Registry Office these instructions should be followed unless the duplicate marked to be retained is a badly made copy or is illegible or is otherwise not a proper copy. The Registrar is entitled to require that the duplicate to be deposited with him should be a perfect duplicate. Subject to these observations I think the solicitor or party tendering documents in duplicate for registration has the right to require the Registrar to return a particular duplicate. In this case the copy which was returned by the Registrar and which I have seen appeared to me to be in very good condition.

The solicitor's original letter of instructions did not state which copy was to be returned and which to be registered and probably the Registrar is right to some extent in saying he is not altogether to blame for not having noticed the endorsements "return" and "register" on the duplicates as the letter made no reference to them. I think on the whole, but not without some degree of the doubt, the better course is to allow the matter to drop.

AN INSTRUMENT NOT DESCRIBING LANDS CANNOT BE REGISTERED IN SO FAR AS IT IS AN AGREEMENT, BUT MAY BE REGISTERED IN SO FAR AS IT IS A POWER OF ATTORNEY.

Form of Certificate of Registration.

A document has been tendered for registration to the Registrar of X called an Agreement between a Mr. M. and a Mrs. F. which has given rise to a reference to me.

The parties in contemplation of marriage by the Agreement declared that each shall stand possessed independently of the other in respect to the property which they may own, and Mrs. F. renounces all dower which she might have in the property of Mr. M., her intended husband. No land is, however, described. So far as the Agreement goes, in the absence of a Statutory Declaration giving a proper description of the land affected, the instrument cannot be registered.

The solicitor, however, submits that the instrument is also a Power of Attorney and that it can be registered as such. The Power of Attorney is from Mrs. F. in favor of one T. A. or E. M., or either of them, authorizing them to release her dower, etc., in any lands of her intended husband, which he "now has or hereafter may have" and to execute necessary releases of dower. It declares that the power shall continue after the death of her intended husband should he predecease her, etc.

I think the Registrar acted properly in hesitating to register such an instrument. It certainly cannot, in its present condition, be registered as an Agreement. I think, however, that the part of it which consists of the Power of Attorney may be registered in the General Register. The mode of registration will be to copy the instrument in the General Register, but the certificates of registration would better be to the effect following:

"I certify that the within instrument in so far as the same is a Power of Attorney is duly entered, etc."

The solicitor should re-endorse the document so as to show that it is a Power of Attorney as well as Agreement.

ABSTRACT OF TITLE TO CLOSED ROAD ALLOWANCES. FEES FOR SAME. OBSERVATIONS.

A difference has been referred to me which has arisen regarding a charge made by the Registrar of X, for an Abstract of Title, which was ordered by Mr. A, Solicitor. The Abstract was of the Title to a road allowance between Lots 2 in the First and Second Concessions, and half of a road allowance in front of Lot 3 in the Second Concession of the Township of X. Mr. D. complains that the charge is too much.

A copy of the Abstract has been furnished to me. It contains two entries, one of a grant from the Township Corporation of the Road allowance to T. E. and the other of the will of Mr. E. The fee charged for the Abstract is $3.25. The Registrar states that he prepared this Abstract from what are called "miscellaneous" entries contained in the book for X. in which it has been customary since the opening of the Abstract Index to enter all instruments pertaining to road allowances, etc.

The Registrar states that subsequent to the deed from the Township of X. to E. the entries, under the heading "miscellaneous" include in number more than 100 entries and many of the entries are indefinite as to location, because he says that prior to the early years of his tenure of office it was the practise to make the Abstract entries under the quantity of land, as short as possible. The Registrar states that he assumed that under the Statutes he was entitled to charge a maximum fee of $3.00 for references, and 25 cents for writing the Abstract.

In other cases of the conveyance of Road allowances, I have recommended that a page be opened in the Abstract Index for each particular Road allowance, treating it, after the road allowance has been closed, and conveyed, as a separate parcel of land.

Section 31 of the Registry Act provides for the entering in the Abstract Index book under a separate and distinct head, each separate lot or part of a lot as originally patented by the Crown. The Municipal Act makes provision for the closing and sale and conveyance of Road allowances. These Road allowances were originally set apart by the Crown for the benefit of the Public and they are vested in the Crown until they are lawfully closed and disposed of.

I think reading the provisions of the Registry and Municipal Acts, together, it was the proper course to take that upon the registration of the deed a page in the Abstract Index should be opened in which should be entered under the heading "Closed Road Allowance" describing it the instrument affecting the same, under subsection 2 of section 31, Registry Act.

I do not remember having instructed the Registrar of X. to enter instruments affecting Road allowances in the manner I have mentioned, and in making the references he did make, for the purposes of this Abstract, I have no doubt he acted in perfect good faith, but on the other hand I do not think it fair that the person requiring an Abstract should be subjected to liability for such increased fees by reason of the complicated way in which beginning at an earlier time than the tenure of the present Registrar, instruments affecting Road allowances have been entered. A large number of the instruments entered under "miscellaneous" and to which the Registrar referred in preparing the Abstract, had in fact, no connection with the title to the Road allowance, and had the index been kept in some such way as I have indicated these numerous references would have been unnecessary. I have to observe further that under section 19 of the Registry Act, the Registrar, in preparing an Abstract, especially one made from such "miscellaneous" entries has to have regard to the "chain of title."

I think the charge under the circumstances for this Abstract should be $1.00. I decide the matter accordingly.

THE SEAL OF THE COUNTY COURT IS NOT REQUIRED TO A CERTIFICATE GIVEN BY COUNTY JUDGE UNDER SECTION 41 REGISTRY ACT PROVING THE EXECUTION OF AN UNPROBATED WILL.

A reference has been made to me for my opinion by the Registrar of X. and Mr. S., who has presented to the Registrar for registration an un-probated Will and has produced as proof of the execution of the Will, the Certificate of the Judges of the County Court under section 41 of the Registry Act.

The seal of the Court is not affixed to the Judge's Certificate and the Registrar on that ground objects to register the Will. He contends that in the absence of such seal there is no official proof before him of the execution of the Certificate by the Judge. He refers to section 42 of the Registry Act. The question is, is such a seal necessary? I have to say in answer to this question that I think such a seal is not necessary to such a Certificate; and that for several reasons amongst others, the following: Section 41 requires the Registrar to register the Instrument, which in this case means the Will, and the Judge's certificate, Form 7, Registry Act being endorsed on the Instrument and signed by the Judge, and says nothing about a seal of the Court to that Certificate. And form 7 shows the Certificate of the Judge, as one to be given under his hand and says nothing about a seal. Indeed I think a doubt exists whether the Judge could properly attach the seal of his Court to such a Certificate.

Section 42 Registry Act makes provision for proof of the execution of the "Instrument" by the seal of the Court, that is, the due execution of the "Instrument" by the Judge. This does not apply to a Certificate under section 41. Such a Certificate is not an "Instrument" under section 42, but is proof of the execution in this case by the Testator of the Instrument, that is, the Will.

The word "Instrument" in clause "D" of section 2, Registry Act does not include such a certificate. The Will here is the Instrument and the Certificate of the Judge is the proof of execution of that Instrument.

By the Evidence Act, section 31, as amended by section 29 of the Statute Law amendment Act, 1911, no proof is required of the hand-writing of an Official in the position of the Judge here, certifying to any matter or thing as to which he is by Law authorized or required to certify.

I am, therefore, of opinion that the seal of the Court is not, for registration purposes, required to be affixed to the Judge's Certificate.

PROCLAMATION ANNEXING TOWNSHIP LANDS TO A CITY. REGISTRATION THEREOF IN WHAT BOOKS. FUTURE REGISTRATION OF INSTRUMENTS AFFECTING LANDS IN ANNEXED TERRITORY.

Under the special Act incorporate of the City of X, provision was made for the annexation to the City of 102 acres of the adjoining township known as the M Sub-division. It was, however, subject to Proclamation being made for such annexation by the Ontario Railway and Municipal Board. This Proclamation has been issued and has been registered in the Registry Office under Section 69 Sub-section 3, of the Registry Act.

The Solicitors for the City contend that the Proclamation should be registered in the Book of By-laws. The Registrar considers that it should be registered against each parcel or lot separately, in M. Sub-division. If thus registered, the Solicitors contend considerable expense would be incurred. The Registrar does not consider that the Proclamation should be registered in the books for By-laws, nor does he think it should be registered in the General Register? He thinks that the only place to register it is in the Abstract Index, under the various Parcels of land in the M. Sub-division.

Another contention of the Solicitors is that the Registrar should register all future documents in the Book for the City, and not continue the registrations in the Book for the Township.

The differences thus arising between the Solicitors and the Registrar have been referred to me.

I am of opinion that the Proclamation should not be registered in the By-laws book. What is known as the By-laws Book is the Book for the Registry of Debenture By-laws under the Municipal Act.

I think the Proclamation should be registered in the Book for the City.

I consider it is not necessary to enter the Proclamation in the Abstract Index against each of the different parcels of land in the M. Sub-division.

I do not think future registrations of instruments such as conveyances, mortgages, and the like affecting lands in the M. Sub-divisions should be entered in the Books for the Township. They should be entered in the Books for the City. I decide the questions in difference accordingly.

OPINIONS BY DONALD GUTHRIE, K.C., INSPECTOR OF REGISTRY OFFICES.

A DISCHARGE OF MORTGAGE BY AN ASSIGNEE OF MORTGAGE WHO IS STATED IN ASSIGNMENT TO BE ADMINISTRATOR OF MORTGAGEE INSUFFICIENT UNLESS LETTERS OF ADMINISTRATION REGISTERED AND PARTICULARS OF REGISTRATION SET FORTH IN OR ENDORSED ON DISCHARGE.

To a Registrar:

B. to A.

The point I desire to call your attention to is that there is nothing on record so far as appears from this correspondence to show that J. H. M. who is said to have assigned the Mortgage as Administratrix of the Estate of the Mortgagee, was in fact the Administratrix. An allegation to that effect in the assignment of mortgage does not appear to me to be sufficient. The Letters of Administration (if any) should be registered and the date, etc., of their registration set out in the Discharge. Particulars of registration of Letters may be endorsed on the discharge under subsection 3 of section 65 Registry Act.

PROPORTIONS OF PERCENTAGES OF GROSS AND NET RECEIPTS—HOW TO BE ARRIVED AT WHERE REGISTRARS HAVE FILLED OFFICE FOR PARTS OF YEAR.

To a Deputy Registrar:

I have considered your letter of 7th inst. and statement you have sent touching the adjustment of percentages payable to the County by the late Registrar's estate, by yourself and by the new Registrar for the past year under section 106 of the Registry Act. On the whole I doubt my authority to interfere in such questions, but under the circumstances, as the County Treasurer has suggested, that the matter should be submitted to me, I have no objection to state what appears to me to be the true interpretation of the Act, applying it to the circumstances existing during 1912 in your Registry Office. It will be distinctly understood, however, that my view is in no sense binding on any of the parties concerned.

My view as to what should be done regarding the adjustment of the percentages for the past year, is that for the periods the late Registrar and you yourself, and the present Registrar filled the office, the fees should be dealt with *separately* under section 106 of the Registry Act, that is to say, I think the obligation of the late Registrar's estate should be arrived at by taking the period from the 1st of January to the time of his death, which would be about 203 days. Then find out how much per day his receipts for that period would come to, then allow in respect to receipts the same amount per day for the rest of the year and follow the same course in making a computation in regard to his disbursements. If upon such computations it is found that the gross receipts for the year would have come to $2,500.00 or over then his executors should pay, under section 101 a proportion of percentage on the excess over $2.500.00. So if in making a computation with regard to his disbursements and arriving at the net receipts upon which under subsection 3 of section 101, his executors would be liable to pay a proportion of the percentage if they would have exceeded $1,500.00 for the year, these proportions being based on the number of days of the year in which he filled the office. then the executors should pay allowance. So far as I can judge from your statements neither in regard to gross receipts nor net receipts would the late Registrar's estate be liable to pay anything to the County.

Then in regard to your own case you will compute the number of days during which you were acting Registrar and follow the same rule as above indicated in arriving at your liability, both in respect to proportion of percentage on the gross income and net income. Probably you would be liable to something in respect to both.

And so with regard to the present Registrar taking the number of days he has filled the office during 1912, apply the same rules. In his case the result would also, I think, be that he would have to pay something to the County both in respect of proportion on the gross receipts and the net receipts; but as I said before I do not pretend to give any authoritative opinion on the subject.

REGISTRATION OF AN ORDER OF COURT APPOINTING A COMMITTEE OF A LUNATIC. CANNOT BE REGISTERED BY A DEPOSIT OF A SOLICITOR'S OR AGENT'S COPY, OBSERVATIONS.

To a Registrar:

I return the Judge's Order appointing a Committee of a Lunatic.

Section 43 of the Registry Act provides that such an Order may be registered on a *Certificate* signed by the proper officer of the Court setting forth the substance and effect of the Order and the land affected thereby. I am of opinion as follows:

1. This Order cannot be registered by a copy of the Order made by the agent of the Committee or apparently as requested.

2. The strict course is to register it by a certificate from the Court and that certificate should set forth some land as affected by the Order; but I have in other cases considered that the section 43 would be sufficiently compiled with if there was a proper certificate of the Order and a proper Statutory Declaration describing some land in your County as affected by the Order.

3. I have also in some cases considered that an original Order may be registered as an ordinary instrument affecting land and a proper Statutory Declaration setting forth the particular land said to be affected, and I have considered that a person in the position of this Committee is competent to make that Statutory Declaration.

REGISTRATION OF WILLS IN BOTH GENERAL REGISTER AND IN SEPARATE REGISTERS. OBSERVATIONS.

To a Registrar:

Re C. Will

I am of opinion as follows:

1. A Will may always be registered in the General Register at the request of the executors thereof or devisees thereunder. It may affect mortgages, and lands not described, or insufficiently described, and this is so even where the Will contains a devise of lands with a sufficient local description. I may observe here that where a Will contains a devise of lands by local description and does not contain a general devise of other lands situated in the same County, I do not think a Registrar can insist on double registration, that is to say the Registration of the Will against the land sufficiently described and also in the General Register. But, I am of opinion that where the party tendering a Will for registration requests the Registrar to register the Will in the General Register as well as in the particular Register there being a sufficient local description, he should comply with such request because as I have stated, he may desire to register the Will in the General Register because it may affect mortgages and lands not described or insufficiently described in the Will.

2. I do not think there is any real danger to a Registrar, in the case of a Will, of his getting into any trouble by reason of not entering it against particular lands which he deems are not sufficiently described therein, because persons taking title under the executors or devisees will necessarily inquire into the title of the latter.

A STATUTORY CERTIFICATE OF DISCHARGE OF MORTGAGE IS NOT SUFFICIENT WHERE SIGNED BY THE ALLEGED HEIRS AT LAW OF DECEASED ASSIGNEE OF MORTGAGE; SHOULD BE SIGNED BY A LEGAL PERSONAL REPRESENTATIVE.

A question has come before me touching the sufficiency for registration purposes of a Discharge of Mortgage under the following circumstances:

Mr. D. solicitor, sent to the Registrar of X. a Statutory Certificate of Discharge of Mortgage, signed by one David R. D. The Mortgage was made originally by one McN. to David R. D. The latter afterwards assigned it to George H. D. This assignment was registered 8th February, 1911. Then by Assignment registered 18th February, 1913, the mortgage was assigned back to David R. D., but the re-assignment was made by Eugenie A. D. and Wellington R. D. There is nothing on record to show what right Eugenie A. D. and Wellington R. D. had to re-assign the mortgage.

The solicitor states that George H. D. is dead and that he died intestate. He states that instead of administering the estate his two heirs at law, namely, his wife and son, entered into an Agreement as to the distribution of the property, and that the title of all the real estate of George H. D. is now vested in Wellington R. D. by a quit Claim Deed from Eugenie, the widow.

I am of opinion that notwithstanding these and other statements of the Solicitor, the bona fides of which I do not question, the title to the mortgage in law should be in the legal personal representative of George H. D., and as no such representative has been appointed I do not think the mortgage can be discharged by Statutory Certificate of Discharge, until a legal personal representative is appointed.

I append an extract from an opinion given by me in a somewhat similar case as reported in my Report for the year 1909. page 7. This is submitted by way of suggestion as indicating a course which the Solicitor may possibly adopt.

ENDORSEMENT REQUIRED TO BE MADE ON MORTGAGES IN ORDER TO SECURE REGISTRATION THEREOF IN SHORT FORM. OBSERVATIONS.

To a Registrar:—

You state that mortgages have been tendered for registration in your office for registration in Short Form, having endorsed on them the words "not to be registered in full," instead of "Not to be recorded in full" and you desire my opinion as to whether such endorsement is sufficient?

In answer I have to say that if section 48 subsection 1 of the Registry Act is to be construed strictly the words to be endorsed on mortgages tendered for short registration should be "not to be recorded in full," but I think the Act should receive a fair and liberal construction and interpretation, and such as will best ensure the attainment of the object of the Legislature, and the provisions of the Registry Act, I think should be construed accordingly. (Interpretation Act section 7 subsection 41). I am therefore of opinion that as the intention on the part of the parties desiring to register the mortgages was plainly to ensure short registration and to save the expense of registration in full, the mortgages should not be refused registration, because the word "registered" has been used in place of the word "recorded" in the endorsement.

But it should be borne in mind that my opinion on such a point has not the force of a decision and therefore it will be safer for parties interested in the registration of mortgages to follow the very words of the Act in making the endorsement now under consideration.

I have further to observe that I think you should hereafter where a mortgage is personally brought in for registration, require the exact words to be used if the parties desire short-registration, and where a mortgage comes to you by post you should where the proper endorsement is not made, in returning the duplicate call the attention of the party to the fact that the words are not strictly the words set forth in the Statute and that in future you will require the statutory words to be used.

PLAN OF SUBDIVISION OF TOWNSHIP LOTS INTO TWO OR MORE LARGE PARCELS. THE PARCELS MUST BE DESIGNATED BY NUMBERS, LETTERS OR WORDS.

To a Registrar:

I return Plan of Parts of Lots 19 and 20 in the First concession in the Township of H. and signed by X. & Co. I have to observe as follows:—

1. Section 80 Registry Act applies to Plans of land surveyed and subdivided for the purpose of being sold, or conveyed in lots by reference to a Plan, and it is contemplated that the lands (see subsection 6) on the Plans shall be described and designated by numbers, letters or words.

2. This Plan does not divide parts of the Township lots into subdivision lots at least in the usual way. However the parcels into which it does subdivide or profess to subdivide the parts of Township lots 19 and 20 must be designated, in my opinion by numbers, letters or words, that is to say, for instance the 31-26 acres parcel should be called lot 1 or lot A. or be given some name. I should not be disposed to object to the Plan if it designated the rest of the parts of lots 19 and 20 as one or more lots, say No. 2 etc. or lot B. etc. or by some word or words, of course properly showing the boundaries etc. of such other parcels.

3. You must have some such designation of the subdivision lots or parcels before you can open pages in the Abstract Index for the lots or parcels as subdivided by the Plan.

A PLAN WHICH RE SUBDIVIDES CERTAIN LOTS BUT WHICH DOES NOT AFFECT STREETS MAY UNDER CIRCUMSTANCES STATED BE REGISTERED WITHOUT A JUDGE'S ORDER.

To a Registrar:

Re F. Avenue Lots.

The plan of lands proposed to be re-divided is one showing a proposed re-division of lots laid out around a residence. The re-division will not affect X. Avenue, or F. Avenue, the two Streets bounding the Survey. I understand that none of the lots, 17 to 26, have been sold, or dealt with in any way, nor any of the unnumbered part of the land around the house. I assume also that the original Plan was not filed with the consent of the Municipal Council. I understand no person or public body is in any way concerned with the matter of re-dividing the lots in the Survey, or laying out other or different lots, except the proprietor who caused the original subdivision Plan to be made, and who wishes to re-divide the lots. Under these circumstances I am of opinion that it it not necessary to obtain a Judge's Order to amend the original Plan, for the purpose of enabling the proprietor to re-divide his property.

DISCHARGE BY LIQUIDATOR OF A COMPANY OF A LIEN AGREEMENT IN FAVOR OF COMPANY. CORPORATE SEAL OF COMPANY. OBSERVATIONS.

To a Registrar:

Re the Liquidator of a Company.

The questions you submit for my opinion are raised in connection with a Discharge which has been tendered to you for registration being a Discharge of an instrument of the nature mentioned in section 36 of the Registry Act being an Agreement for purchase of machinery, the Discharge being in form 12. I am of opinion as follows:—

1. I think this Discharge may be properly executed by the Liquidator of the Company, in whose favor the charge was created. There is nothing in the Act, as there is in the case of a Mortgage, requiring that the order appointing the Liquidator shall be registered prior to registration of such a Discharge as this is.

2. The Liquidator has power in the name of the Corporation to execute deeds, receipts and other documents and for that purpose to use the seal of the corporation. The seal he has used here does not appear to be a corporate seal. It is simply an ordinary small adhesive seal such as is sold by law stationers.

3. If there is an affidavit of execution by the Liquidator of the instrument then I think you may register it. If the corporate seal shall be attached it would not be necessary to have an affidavit of execution. There should, I think, be an affidavit of execution or the corporate seal of the Company should be attached.

THE OFFICIAL GUARDIAN WHO SIGNS AN INSTRUMENT IN THE MARGIN TO SIGNIFY HIS APPROVAL THEREOF IS COMPETENT TO BE SUBSCRIBING WITNESS TO THE EXECUTION OF THE INSTRUMENT BY ONE OR MORE OF THE PARTIES THERETO. A SUBSCRIBING WITNESS IS NOT REQUIRED TO THE OFFICIAL GUARDIAN'S OWN SIGNATURE APPROVING THE INSTRUMENT.

To a Registrar: .. ..

I have your letter of 7th inst. The matter you submit for my opinion is this: A Mortgage has been sent to you for registration. It has been approved and consented to by the Official Guardian in the usual way, that is, by his writing his consent or approval on the margin thereof. You state Mr. Harcourt, who is the Official Guardian, has also signed the Mortgage as a witness to one of the signatures of the parties to the instrument and he has as such witness, made an affidavit of execution to the instrument for registration purposes under Section 35 of the Registry Act. You state that you consider that Mr. Harcourt, as Official Guardian, is a party to the instrument because of his having signed in the margin, his consent and approval thereto, and therefore, you think, under section 35 Registry Act, he could not be a subscribing witness for the purpose of making the affidavit required for the registration of the Instrument.

I am of opinion that Mr. Harcourt as Official Guardian, giving his consent, is not a party to the instrument within the meaning of section 35 and that he may lawfully make the affidavit of the execution before him of the instrument, by one of the parties thereto, as a subscribing witness to the execution of the instrument by such party. A party to the mortgage means the Mortgagor or Mortgagee or other party in that sense.

No such affidavit as is required under section 35 and Form 5, is needed to verify the signature of the Official Guardian approving of the instrument. No subscribing witness is required to his signature, because he is not a "party" to the instrument.

It might be different if the Official Guardian was the Mortgager or the Mortgagee or the like, as he sometimes may be in his Official capacity.

SIGNATURES OF PUBLIC OFFICIALS APPROVING OF CONVEYANCES NEED NOT BE PROVED BY AFFIDAVIT. NOT NECESSARY TO REGISTER A COURT ORDER AUTHORIZING A MORTGAGE, PRIOR TO REGISTRATION OF THE MORTGAGE, OR AT ALL.

To a Solicitor:

In answer to your letter I have to say as follows

1. I have not considered it necessary hitherto and do not now consider it necessary that the signature of Ministers of the Crown or of Public Officers, such as the Attorney General and the Official Guardian, *approving* of conveyances or mortgages, should for registration purposes be proved by affidavit.

Of course where a Public Official is a party to, and as such has executed a conveyance or mortgage, the execution of the instrument by him may have to be proved for the purposes of registration in the usual way.

2. I do not think it necessary that the Court Order authorizing the mortgage should be registered before the registration of the mortgage, or at all. It will be for the Mortgagee to satisfy himself as to the Mortgagor's title or right to make the Mortgage. A Registrar is not concerned with the question of whether the mortgage is a valid one or is not a valid one.

PLAN NOT SUFFICIENTLY SIGNED BY REGISTERED OWNERS.—SUGGESTIONS.—DEFECTIVE AFFIDAVIT OF EXECUTION.—PLAN SUBDIVIDING LANDS PARTLY IN A TOWN AND PARTLY IN ADJOINING TOWNSHIP MAY BE REGISTERED.

To a Registrar:

I have your letter of yesterday.

I return the Plan of the Park.

I am of opinion as follows: According to the statements in your letter as to what is shown by your Registry Books as to the ownership of the land, I do not think the plan is sufficiently signed. So far as the records go it appears that J. W., the Registered Owner, died 30th October, 1908. His son, Edward W., was appointed Administrator and Letters of Administration have been registered. No deed has been registered from the Administrator, and there has been no caution registered. The title would apparently have devolved on the heirs-at-law of J. W., but you have nothing on your books to show whose these heirs-at-law are. Indeed, there is nothing on the proposed plan showing that. Probably, however, there will be no difficulty in the parties concerned having a deed or some other instrument recorded to show who are the heirs-at-law.

The suggestion you make that the Administrator make a deed to the heirs-at-law and have that deed registered is probably a practical course to take in order to get over the difficulty connected with the registration of this plan.

I notice that the Affidavit of Execution is defective in not setting out any name, in the first part thereof, of the subscribing witness to the signatures of the alleged owners, and in not stating expressly that the plan and duplicate were executed *by the said parties* at the Town of W. See form 5 Registry Act.

With regard to the signature of the Company, if they are the persons by whom or on whose behalf the plan is tendered for registration there should be something on record to show that they are the owners of the land, but if the plan is tendered for registration by or on behalf of the W family, and they at the time the plan is so tendered, appear by your Registry Books to be the owners of the lands, then the signature of the company can be treated as unnecessary but it need not be struck off the plan.

With reference to the fact pointed out by you that a tier of the subdivision Lots laid out by this plan shows that the boundary line between the Township Lot 28 and the west limit of the Town of W. will run through most of the lots on that tier near the centre, and will divide Lot 216 lengthwise, there may be extra difficulty to assessors in making assessments, and to you in making abstracts, etc., owing to this: but I do not see anything in the Act which makes that an objection to the registration of the plan.

A DEVISEE OF LANDS IS NOT TO BE DEEMED TO BE THE REGISTERED OWNERS OF LANDS FOR PURPOSES OF REGISTERING A PLAN SUBDIVIDING THE LANDS UNTIL HE OBTAINS A CONVEYANCE FROM THE EXECUTORS, ETC.

To a Registrar:

Re *Registration of Plan.*

In answer to your letter of 21st inst.:

I understand from your letter that there is a specific devise of the lands by proper description by the Testator, to his niece, but subject to the payment of certain legacies. Miss S., the niece, has had two parcels of the lands subdivided by plan, and wishes to have the plans registered. The question you ask is, can these plans be registered before the releases of the legacies are registered? You also call attention to the fact that the will has been duly probated and registered, but no formal conveyance has been executed by the Executors to Miss S. I have to observe:

1. As far as the facts are before me, it appears that the title to the land would better be by conveyance from the Executors to Miss S., if such conveyance can be obtained by her, reciting the payment of the legacies. It could then convey the land to her free from the legacies, if the facts warrant it.

2. If Miss S. does not procure and register a deed from the Executors, and if the Testator is more than three years dead, and no caution is registered, then I think before she can register a plan, she would have, in some way, to register releases of the legacies; as her title is one subject to these legacies. It will be for the Solicitor, acting for Miss S, to say whether the receipts you mention, shewing payment of the legacies, are capable of being registered, under Clause "D" of the Interpretation Clauses of the Registry Act, or under section 34, if they do not describe the land and under Judges' Order, per Section 41, Registry Act, if there is no subscribing witness.

3. So far as the circumstances are before me, something more has to be done, as above suggested, to warrant you, in my opinion, in registering the plan.

A PERSON WHO TENDERS FOR REGISTRATION A PLAN SUBDIVIDING LANDS MUST APPEAR ON THE REGISTRY BOOKS TO BE THE OWNER OF THE WHOLE, NOT MERELY OF A PART OF THE LAND, PROPOSED TO BE SUBDIVIDED.

To a Registrar:

I have your letter of 6th inst. I think that the meaning of subsection 16 of section 80 Registry Act, is that the Registrar shall not register a plan of subdivision of land unless the person by whom or on whose behalf the same is tendered for registration purposes, appears on the Registry Books to be the owner of the land, and that means substantially the whole of the land proposed to be subdivided by the plan.

A Receipt shewing payment of Succession Duties in respect of a devise of lands, the lands being properly described may be registered upon proof of due execution thereof.

To a Registrar:

I have your letter of the 27th inst. I am of opinion as follows:

1. The receipt for succession duties, although it describes the land in respect of the devise and of which Succession Duties were paid, is not under subsection "D" of Section 2 of the Registry Act, capable of being registered as a Certificate of Payment of taxes because, for one thing, as you state the words "Certificate of Payment of Taxes" in that subsection mean, a Certificate granted under the Corporate Seal of the County, City, or Town by the Treasurer thereof.

2. I think, however, this receipt may, if the execution thereof be proved, be registered under the general words at the end of subsection "D," as an instrument by which land is affected. But there should be furnished to you, either an Affidavit proving the execution of the receipt in the ordinary way, or a certificate of a Judge under Section 41 of the Registry Act should be endorsed on the receipt.

3. The Act does not require, nor has it been the practice, to attach the official seal of the Registrar to the Certificate of Registration. Form 8 of the Registry Act endorsed upon registered instruments. See section 52 of the Registry Act. That section says that the Registrar shall sign the certificate which shall be allowed and taken in all courts as evidence of the registry.

DESIGNATING LOTS ON SUBDIVISION PLAN BY SAME NUMBERS IN DIFFERENT BLOCKS BUT ADDING A LETTER OF THE ALPHABET IS CONTRARY TO THE INTENT AND MEANING OF SUBSECTION 6 OF SEC. 80, REGISTRY ACT.

To a Registrar:

Your letter of 20th was received. It certainly raises a novel point.

It is this; the resubdivision of lots as laid out on a former plan is proposed to be made by a new plan. There is no interference with the streets already laid out, but each block of lots created by the former plan surrounded by streets is proposed to be numbered by a combination of a figure and a letter, that is, the lots in one block are to be designed as 1 (*a*) down to 34 (*a*) inclusive, in another block as 1 (*b*) down to 34 (*b*) inclusive, and in another block as 1 (*c*) down to 34 (*c*) inclusive.

Subsection 6 of section 80 provides that on a plan for registration the lots shall be so described and designated by numbers, letters or words that there shall be no more than one lot on such plan described or designated by the same number, letter or word, notwithstanding that the lots are on different sides of the same street or on different streets or *in different blocks,* and where the designation is by number the lots shall be numbered consecutively.

In considering this matter we have to remember what the mischief was which it was intended should be cured by this subsection. Formerly confusion and difficulty arose from a Lot being numbered say as Number 1 on the north side of "A" Street, and another as 1 on the south side of "A" Street, and another as one on "A" Street and another as one on "B" Street; others again were described as 1 in Block "A" and 1 in Block "B." etc. It was found by experience that people made description by number, forgetting to state which side of the street the lot was on, or what street or what block, and confusion and uncertainty arose.

Now, is not the proposed combination of a number and letter likely to result in the mischief intended to be guarded against, namely, there would be three lots number 1, that is, in different blocks; three lots number 2, etc.; and just as in former days people in making a conveyance, or in otherwise describing the lots would be apt to forget to add the letter.

On the whole, therefore, in view of the fact that the subsection prohibits the numbering by the same number lots *in different blocks,* I incline to think that this proposed mode of combining a number and a letter is within the mischief intended to be prevented by the subsection, and is, therefore, objectionable.

My opinion, of course, on such a point as this has not the force of a decision.

REQUIREMENTS IN CONNECTION WITH REGISTRATION OF MUNICIPAL PLAN OF A TOWN.—WHAT SUCH A PLAN MAY SHOW.—POWER OF SURVEYOR PREPARING SAME AS TO DESCRIPTION OF LANDS.—CANNOT AFFECT TITLES.

To a Registrar:

Re *Municipal Plan of Town.*

I have your letter of 4th inst.

I shall consider the matter solely in view of the provisions of the Registry Act. You will have to consult the Master of Titles with regard to the registration of the plan under the Land Titles Act.

I have to observe as follows:

1. Presuming that the plan is tendered for registration under section 87 of the Registry Act, I incline to think the plan should be prepared upon the written request of the Inspector or of any person interested, addressed to the Clerk of the Municipality.

2. The plan should have endorsed thereon the certificates of the Clerk and Head of the Municipality, as well as of the Surveyor, stating that the same is prepared according to the directions of the Municipality and according to the directions of the Registry Act and the Corporate Seal of the Municipality should be attached to the plan.

3. Under subsection 11 the plan should show such subdivisions of the original lots as are shown in the registered plans, and such as are not shown but appear from the instruments relating to the lands, etc.

4. As such a plan is supposed to be a compilation of the registered plans I have not hitherto considered that it should be entered upon the Abstract Indexes. I do not think such a plan could in any way alter the boundaries of any lands previously subdivided by registered plan, nor the designations of the lands according to such plans, nor the streets, etc. It is simply a compilation for convenience and reference. If under subsection 11 there are lands shown on the plan that are not shown on any of the registered plans but appear from registered instruments relating to the lands, then the Surveyor preparing a Municipal Plan cannot designate by numbers or letters such last-mentioned lands, except as the same were designated in the instruments relating to the lands; that is, he cannot designate them by numbers or letters or otherwise, unless they are so designated in the registered instruments referred to.

5. I do not think that if a Municipal Plan prepared and authenticated under section 87 is registered it can in any degree affect the title of the company or any other company or person to any of the lands appearing on such Municipal Plan. Titles are not governed or affected by that plan. The titles depend upon the original plans and the titles of the parties, who registered such original plans, and upon the deeds of property described by metes and bounds or otherwise, and the titles of the grantors in such deeds, etc.

AFFIDAVIT OF EXECUTION OF INSTRUMENT MAY BE MADE IN UNITED STATES BEFORE A "COMMISSIONER OF DEEDS" THERE IF DULY CERTIFIED THAT HE HAS AUTHORITY OR JURISDICTION BY THE LAWS OF THE PLACE WHERE THE OATH IS ADMINISTERED TO TAKE SUCH AFFIDAVITS.

To a Registrar:

I return the deed received with your letter of the 20th inst.

The affidavit of execution of this deed is made before a Commissioner of Deeds of Hudson County, New Jersey. This affidavit is certified under his hand and official seal. Accompanying the affidavit there is a certificate that this Commissioner of Deeds is duly authorized by the laws of the State of New Jersey to take affidavits, etc., of deeds and conveyances for lands in that State. It also verifies the Commissioner's handwriting. This certificate is by the Clerk of the County of Hudson and also Clerk of the Circuit Court and Court of Common Pleas of said County, said Courts being Courts of Record with a seal, and it is signed by the Clerk and has affixed to it the seal of the said Court and County.

Subsection 20 of section 7 of the Interpretation Act, amongst other things, provides that an oath may be administered and a certificate of its having been made may be given by, amongst others, a Commissioner for taking affidavits, having authority or jurisdiction in the place where the oath is administered.

In this case the Commissioner undoubtedly had such jurisdiction. The only question is whether we should or should not take this clause to mean having jurisdiction in a place "within Ontario" or "within any Province of the Dominion" or "within the British Empire," or in any foreign country. On the whole, I am disposed to consider the affidavit sufficient. I think we should put a broad and wide interpretation on the clause. There is nothing in the language of the clause to limit the meaning of the word "place" or to restrict it to this Province or at all. I think, therefore, you may register the deed. Call attention to the affidavit in your remarks column by saying, "See affidavit."

REGISTRATION OF AN ASSIGNMENT OF MORTGAGE IN GENERAL REGISTER IMPROPER AND VOID.—COURSE TO BE TAKEN; QUERY: CAN THE MANAGER OF A BRANCH OF A BANK MAKE THE STATUTORY DECLARATION REQUIRED BY SECTION 34, REGISTRY ACT?

To a Registrar:

Re *Assignment.*

I have your letter of 27th inst., sending the original assignment which I return. It appears to have been registered in the General Register on 6th April, 1912. I also return Mr. B's letter to you and his Statutory Declaration.

I have read the Assignment and it is clear that it is not an instrument which can be registered in the General Register. I think such registration is void. See subsection 6 of section 23 and section 34 of the Registry Act. I further consider that registration in the General Register will not constitute notice of the instrument and will not accomplish the purpose of the Bank.

The instrument may, however, be registered under section 34, subsection 1, if it has attached to it a statutory declaration by one of the parties to the instrument, etc., to the effect that the instrument affects lands within the Registry Division and giving a local or general description of the lands sufficient, etc.

There is some doubt I think whether the statutory declaration by Mr. B. is not open to objection because he is only the manager of a branch of the bank. I should advise that the declaration be made by the secretary, manager, or presiding officer thereof. See Section 42, Registry Act. It is possible, however, that the word "Manager" may include the manager of a branch.

I think the proper course is to return the instrument to the manager, sending him a copy of this letter and suggesting to him to have a new statutory declaration drawn, not referring to the fact that the instrument is registered in the General Register, but as nearly as possible complying with section 34, subsection 1, of the Registry Act. I think for the bank's own sake that the statutory declaration had better be made by the general manager of the bank, so as to remove all doubt of the validity of the registration.

WHERE AN INSTRUMENT IS EXECUTED BY AN ATTORNEY FOR THE PARTIES IT IS NOT NECESSARY FOR REGISTRATION PURPOSES THAT THE SIGNATURE OF THE ATTORNEY SHOULD BE PLACED AFTER OR TO THE RIGHT OF THE SIGNATURES OF HIS CONSTITUENTS. AFFIDAVIT OF EXECUTION SHOULD SET FORTH THE ADDITION, OCCUPATION AND CALLING OF THE WITNESS.

To a Registrar:

I return the deed and the solicitor's letter received with yours of 18th inst., I have to observe:

1. The affidavit of execution by E. H. G. states that the instrument in duplicate was duly executed by four of the Grantors by their attorneys in fact, under written Power of Attorney. I do not think the circumstances that the attorneys executed the instrument by signing as attorneys to the left hand of the signatures of their constituents makes any serious difference. In the celebrated case of the Washington Treaty of 1871, both the British and American signatories placed their seals to the left hand of their signatures; and after that example I know that some members of the legal profession in Ontario followed the same course in the execution of deeds of mortgages.

2. I call your attention to the fact that Mr. G.'s affidavit does not set forth his addition, occupation or calling. The same defect is observable in the affidavit of B. R. S., the other subscribing witness. I am aware that it is not usual in affidavits drawn up by American lawyers to set forth the addition, occupation or calling of the deponent, but both form 5 and section 35 of the Registry Act require that, and you will hereafter insist on it. For one thing it may affect the regularity of the registration. In this case you may make a note in the column for remarks in the Abstract Index saying "see instrument as to mode of execution and as to affidavits."

DUPLICATE OF A PLAN REQUIRED TO BE DEPOSITED UNDER SECTION 88, REGISTRY ACT, FOR TRANSMISSION TO MUNICIPAL AUTHORITIES MUST BE A DUPLICATE MADE BY THE SURVEYOR WHO PREPARED THE PLAN, BUT IT IS NOT NECESSARY THAT SUCH DUPLICATE SHOULD CONTAIN DUPLICATES OF THE CONSENTS, AFFIDAVITS, ETC., REQUIRED TO SECURE REGISTRATION.

To — R.

I have your letter of 12th inst.

In answer thereto I have to say regarding the duplicate of the plan, which a person who registers a plan is required by section 88 of the Registry Act to deposit, to be sent to the Municipal authorities, that while it must be certified to be a duplicate by the surveyor who prepared the plan, I do not think that the memoranda of assents and consents, certificates and affidavits required to be on the original plan in order to secure registration thereof under section 80, need necessarily form part of this duplicate. What is required under section 88 is a duplicate of the plan certified by the surveyor, not of all the consents, certificates, affidavits, etc.

DISCHARGE OF A MORTGAGE MADE TO TWO PERSONS TO SECURE ANNUITIES AND TO TWO OTHERS TO SECURE SPECIFIC SUMS.—DISCHARGES BY THE LATTER RECITING DEATHS OF ANNUITANTS NOT SUFFICIENT DISCHARGE OF WHOLE MORTGAGE.

To a Deputy Registrar:

Re *Discharge of S. Mortgage.*

The facts appear to be as follows:

The mortgage was made to S. D. S. and wife to secure an annuity and to E. A. S. to secure $2,000.00, and to M. J. P. to secure $1,000.00, these parties all being named as mortgagees.

The discharges which the solicitors sent for registration, namely, the discharge by E. A. S. in respect to the $2,000.00 of the mortgage money belonging to her, and by M. J. P. of the $1,000.00 of the mortgage money belonging to her, are sufficient discharges so far as their interests under the mortgage are concerned. The solicitors say in their letter, so far as these ladies are concerned their discharges could only deal with the interests they had in the mortgage, and that was expressed on the face of the respective certificates. So far I agree.

You can register the dischargs by Mrs. S. and Mrs. P. accordingly. But in the column for remarks in the Abstract Index you will enter the discharges as being in respect to the $2,000.00 part of the mortgage, and in the other case as being in respect of the $1,000.00 part of the mortgage. I think each of these discharges should be called a partial discharge of mortgage.

While the discharges of these ladies refer to the alleged death of S. D. S. and his wife, who are the other mortgagees, the position seems to me to be this: There is no proper proof of the death of S. D. S. and wife, the annuitants; and, secondly, discharges of their rights under the mortgage could only be properly given by their legal personal representatives, because although the rights of these parties to the annuity ceased upon their death; there is no proof that there were no arrears due by the Mortgagor to them at the time of their death; in other words, therefore, the mortgage is still undischarged in respect to the rights, if any, of S. D. S. and wife thereunder.

APPENDIX

FEES AND EMOLUMENTS received by the Registrars of Deeds for the Province of Ontario for which are contrasted the amount of Fees, Surplus to Municipalities

SCHEDULE A.

No. of Registration Division.	Name of Registration Division.	Name of Registrar.	No. of Municipalities.	Total No. of instruments registered in 1911.	Instruments registered in 1912. Total number.	Fees therefor.	Uncopied.	Copied but uncompared.
			1	1a	2	3	4	5
						$ c.		
1	Algoma	C. F. Farewell	12	3,195	3,906	55 25		
2	Brant	A. Graham	7	3,343	3,314	3,953 60		
3	Bruce	Walter M. Dack	28	3,334	460	529 65	3	5
		Geo. MacKay, Dep. Reg. from 26th Feb. to 28th May			1,412	1,559 90	66	
		Wm. H. McFarlane			1,501	1,762 50		
4	Carleton	P. J. Coffey	12	3,100	3,627	5,034 44	25	
5	Dufferin	D. J. Hunter	9	1,428	1,287	1,486 10		
6	Dundas	R. Johnston Dillon	8	993	1,114	1,285 80	25	
7	Durham, East	Henry Elliott	5	851	842	1,146 80	130	
8	Durham, West	S. Pollard	5	869	819	1,030 95	138	
9	Elgin	James Henry Coyne	15	4,122	4,087	4,684 80		
10	Essex	J. Wallace Askin	23	6,374	7,832	9,355 16	40	
11	Frontenac	John Gibson	18	1,160	1,403	1,770 00		
12	Glengarry	John Simpson	8	940	1,007	1,106 60		
13	Grenville	John Hollingsworth	9	869	910	1,359 90		
14	Grey, North	Robert McKnight	13	3,164	2,215	3,263 05	5	
15	Grey, South	T. A. Will. H. Lauder, Dep. Reg.	11	1,889	1,813	2,029 20		
16	Haldimand	Dr. Baxter, deceased, from Jan. to the 22nd July	14	1,625	890	1,018 60		
		E. S. Baxter, from July 23rd to Nov. 11			519	627 75		
		Philip Ross Howard, Nov. 11th to Dec. 31st			327	518 55		
17	Haliburton	E. C. Young	10	286	325	415 75		
18	Halton	D. Robertson, or Myrtle Field, Dep. Reg. Aug. 9th to Sept. 9.	9	1,906	1,378	1,568 40	352	
		Myrtle B. Field, Dep. Reg. from Jan. to Aug. 8th			123	142 40	42	
		William Kerns, from Sep. 9th to Dec. 31st			626	726 65	175	37
19	Hastings	Samuel Russell	32	3,491	3,739	4,611 03		
20	Huron	William Coats	25	3,059	3,630	4,106 30		
21	Kingston, City	J. P. Gildersleeve	1	1,069	1,548	1,859 75		
22	Kent	P. D. McKellar	20	5,361	6,110	7,223 12	58	
23	Kenora	R. E. Preston		221	236	289 88		
24	Lambton	A. MacLean	21	3,783	4,658	5,185 80	27	
25	Lanark, North	P. C. McGregor	10	637	675	777 40		
26	Lanark, South	James Armour	9	2,042	2,450	2,183 85		
27	Leeds	Wilmot H. Cole	16	1,987	2,176	2,567 05		
28	Lennox and Addington	James Reid	17	1,231	1 276	1,565 25	39	125
29	Lincoln	Carl E. Fisher	14	3,439	4,215	5,332 35	325	
30	London, City	R. H. Dignan	1	2,705	3,169	3,408 05		
31	Manitoulin	Warren R. Abrey	53	514	564	840 08	36	37
32	Middlesex, North and East	James H. Marshall	13	2,493	2,583	3,022 70		
33	Middlesex, West	Richard Dunlop	9	1,078	1,171	1,309 55	44	44
34	Muskoka	John E. Lount	27	1,245	1,165	1,807 65	79	
35	Norfolk	William E. Tisdale	13	3,292	3,260	4,810 85		
36	Northumberland, East	Arthur G. Willoughby	9	1,645	1,467	1,717 55		
37	Northumberland, West	Frances W. Field	4	745	892	1,162 70	20	
38	Nipissing	John M. Deacon	15	1,126	1,819	2,371 47		
39	Ontario	Geo. W. Dryden	17	2,557	3,288	4,152 84	357	118
40	Ottawa	Joseph P. Fisher	1	7,785	7,973	9,470 44	687	
41	Oxford	George R. Pattullo	17	3,263	3,600	4,185 90	144	
42	Parry Sound	Thomas Kennedy	23 day		to account for.			
		B. Gillespie	52	843	1,085	1,438 05		
43	Peel	Robert Johnston	8	1,629	2,041	1,834 00	25	
44	Perth, North	James Steele	9	2,304	2,495	2,734 50		
45	Perth, South	Henry F. Sharp	7	983	980	1,139 85	51	92
46	Peterborough	Bernard Morrow	19	2,494	2,733	3,329 0	9	8
47	Prescott	Fred. W. Thistlethwaite	10	1,390	1,673	2,028 55	110	
48	Prince Edward	Walter Mackenzie	10	1,128	1,137	1,360 90	15	
49	Rainy River	Walter John Keating	11	30	35	41 60	6	
50	Renfrew	Robert A. Campbell	43	2,082	2,443	2,977 90		
51	Russell	W. H. Lowrie	6	1,577	1,626	1,946 35		
52	Simcoe	Samuel Lount, per C. McPhee	29	6,050	2,074	2 553 32		
		F. Montgomery			815	952 45		
		John Ferguson Palling			2,933	4,890 65	78	

the year 1912, made in accordance with the provisions of R.S.O., 1897, cap. 136, sec. 124, with and Registrar income for the years 1910 and 1911.

SCHEDULE A.

Patents.		Deeds.		Mortgages.		Dis. of Mortgages.		Wills.		Leases.		No. of Registration Division.
No. registered.	Fees for same.	No. registered.	Fees for same.	No registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	
6	7	8	9	10	11	12	13	14	15	16	17	
	$ c.		$ c.		$ c.		$ c.		$ c.		$ c.	
7	12 30	1,919	2,886 10	719	1,176 30	596	364 15	39	86 70	3	6 55	1
....	.....	1,453	2,164 60	860	907 75	682	388 00	78	137 95	11	19 65	2
....	.....	140	215 60	102	111 75	148	96 10	23	45 15	.....	.....	3
1	1 40	479	719 25	337	345 90	415	246 05	42	85 25	2	3 85	
5	4 50	514	775 95	330	350 40	416	252 55	93	180 45	3	8 85	
5	8 50	1,669	2,704 04	724	786 23	765	591 78	83	155 95	5	12 60	4
3	4 20	410	624 35	322	338 25	356	207 78	53	103 85	.....	.....	5
....	.....	450	659 55	224	245 90	278	153 20	61	112 30	4	5 65	6
....	.....	364	581 40	144	147 25	155	112 15	51	106 35	2	4 70	7
....	.....	421	635 70	145	146 05	149	91 10	42	77 00	1	1 70	8
....	.....	1,456	2,234 95	957	993 70	1,057	584 90	125	259 90	39	79 50	9
17	24 65	3,383	4,899 59	1,809	1,884 55	1,556	906 75	124	221 05	102	184-55	10
19	30 95	562	852 90	259	292 90	352	274 85	64	118 95	30	58 40	11
....	.....	321	472 30	268	270 05	263	138 70	41	74 65	6	12 80	12
2	9 20	305	520 10	211	220 55	229	138 60	70	121 50	2	3 10	13
....	.....	1,046	1,636 30	756	771 40	632	400 60	91	196 30	3	8 90	14
....	.....	610	911 20	424	452 10	506	285 85	70	131 40	9	14 70	15
....	.....	322	476 00	175	193 15	221	128 95	32	58 15	23	39 85	
....	.....	195	284 85	131	137 90	100	71 85	13	23 95	21	38 70	16
....	.....	86	128 20	60	69 45	69	40 30	8	15 80	130	223 55	
9	13 75	178	264 70	47	55 55	50	25 35	8	13 65	.....	.....	17
....	.....	614	792 15	360	363 35	252	166 15	50	94 85	17	27 80	
....	.....	45	67 90	44	42 50	20	12 75	4	7 55	.....	.....	18
....	.....	241	367 95	178	183 20	153	90 60	11	18 60	.....	.....	
14	21 50	1,612	2,452 35	754	783 40	769	428 65	148	296 25	22	34 60	19
....	.....	1,236	1,881 30	812	826 35	993	577 50	226	398 65	6	10 75	20
5	8 20	614	938 60	383	389 20	378	301 65	52	85 65	5	11 75	21
....	.....	2,303	3,522 68	1,342	1,392 87	1,443	770 95	135	225 40	84	133 75	22
....	.....	117	176 03	24	35 20	38	19 00	.....	.....	.....	.....	23
4	6 65	1,838	2,719 90	1,022	1,047 85	1,227	639 80	152	243 75	9	18 35	24
1	1 40	261	393 40	133	134 45	161	98 60	43	69 80	1	5	25
5	9 80	631	826 55	325	362 30	284	185 70	51	95 55	4	9 80	26
8	13 55	877	1,312 20	452	478 30	505	298 15	142	233 00	12	22 20	27
4	5 60	527	819 25	253	272 20	333	200 25	57	115 20	3	6 45	28
....	.....	1,757	2,771 53	973	1,016 61	913	639 00	95	200 15	35	64 80	29
....	.....	1,085	1,615 20	843	844 75	796	423 10	93	160 35	9	15 35	30
2	3 40	279	428 96	100	219 51	107	68 86	11	28 35	23	39 80	31
....	.....	994	1,481 55	612	632 70	559	369 25	138	255 75	6	9 70	32
....	.....	431	661 50	269	273 80	325	179 05	57	90 00	7	10 00	33
8	11 95	610	937 95	173	498 00	228	129 90	41	88 50	.....	.....	34
3	4 80	1,228	1,881 25	677	693 55	763	431 35	80	175 00	170	294 55	35
....	.....	540	842 40	329	342 15	359	224 40	84	136 90	9	14 75	36
1	1 55	334	549 35	183	196 00	183	117 70	44	86 90	4	7 80	37
....	.....	946	1,543 93	310	328 20	281	147 05	20	28 80	6	11 50	38
....	.....	1,394	2,190 73	719	763 63	664	413 75	124	277 20	6	14 85	39
6	2 80	3,051	4,985 35	2,345	2,345 30	1,680	910 00	116	194 60	5	22 65	40
....	.....	1,260	1,973 80	911	925 40	910	561 25	109	217 75	1	24 75	41
18	25 20	526	841 65	147	181 15	188	97 85	24	48 55	3	4 20	42
1	1 40	608	924 85	387	404 10	384	229 70	57	98 35	11	19 90	43
2	2 95	889	1,301 00	651	669 40	686	404 90	82	140 05	5	12 90	44
....	.....	352	549 85	225	228 00	224	127 60	64	107 90	.....	.....	45
2	2 80	1,127	1,709 29	619	646 57	607	362 05	77	167 15	6	17 70	46
....	.....	627	995 95	406	439 80	419	242 55	61	138 05	1	1 40	47
1	1 55	460	751 05	260	269 25	283	156 55	59	103 80	5	8 50	48
2	2 80	2	2 80	.....	.....	.....	.....	.....	.....	.....	.....	49
2	2 80	1,030	1,624 85	534	570 40	577	329 05	97	183 30	2	1 95	50
....	.....	608	928 75	471	638 95	484	270 15	35	68 00	1	1 40	51
2	3 30	866	1,294 10	508	541 40	464	312 40	56	10,780 00	8	18 55	
2	3 40	343	508 20	172	183 45	193	126 50	20	35 85	1	1 70	52
3	6 25	1,858	2,811 99	823	863 18	801	565 63	104	196 58	10	19 30	

FEES AND EMOLUMENTS received by the Registrar of Deeds for the Province of Ontario for which are contrasted the amount of Fees, Surplus to Municipalities

SCHEDULE A.

No. of Registration Division.	Name of Registration Division.	Name of Registrar.	No. of Municipalities.	Total No. of instruments registered in 1911.	Instruments registered in 1912.			
					Total number.	Fees therefor.	Uncopied.	Copied but uncompared.
			1	1a	2	3	4	5
						$ c.		
53	Stormont	John C. Alquire	6	1,250	1,387	2,058 10	51	.....
54	Sudbury	Stephen Fournier	23	826	671	766 90	.....	.....
55	Thunder Bay	John Malcolm Munro	33	4,917	9,011	12,317 37	.....	.....
56	Toronto, East	Peter Ryan	1	18,641	24,657	37,637 75	515	494
57	Toronto, West	Robert Heber Bowes	1	23,899	28,693	32,967 55	269	248
58	Victoria	Charles D. Barr	19	1,741	1,744	7,153 15	.....	.....
59	Waterloo	John D. Moore	13	4,867	5,732	6,921 00	145	.....
60	Welland	Judson C. Crow	15	4,687	5,381	6,778 69	2,609	.....
61	Wellington, North	James Tucker	11	1,375	1,305	1,460 80	205	501
62	Wellington South and Centre	Henry Hortop	11	2,536	2,624	3,148 15	.....	.....
63	Wentworth	Robert Knight Hope	11	13,160	18,024	21,240 68	.....	.....
64	York, East and West	William J. Hill	14	10,538	14,721	19,042 89	872	.....
65	York, North	F. W. Heacock	10	2,130	300	360 00	.....	.....
		James D. McKay, from	.....	.....	1,606	1,949 80	.....	29
			932	205,893	242,397	301,418 44	7,866	1,739

the year 1912, made in accordance with the provisions of R.S.O., 1897, cap. 136, sec. 124, with and Registrar income for the years 1910 and 1911.

SCHEDULE A.

Patents.		Deeds.		Mortgages.		Dis. of Mortgages.		Wills.		Leases.		No. of Registration Division.
No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	No. registered.	Fees for same.	
6	7	8	9	10	11	12	13	14	15	16	17	
	$ c.		$ c.		$ c.		$ c.		$ c.		$ c.	
....	.....	489	721 25	349	390 05	357	202 00	86	175 20	5	8 40	53
....	.....	295	432 25	119	120 55	111	56 70	9	13 20	3	6 80	54
1	1 55	3,753	5,744 19	1,282	1,354 11	883	485 49	29	56 20	2	5 45	55
....	.....	8,240	13,787 40	7,793	7,831 00	4,449	2,470 05	6	18 10	184	514 00	56
3	5 85	9,268	15,032 00	9,129	9,149 25	5,428	2,996 05	491	928 95	13	39 75	57
3	4 80	606	974 90	384	407 70	471	301 30	80	190 60	7	70 40	58
1	1 40	2,427	3,859 45	1,444	1,445 35	1,211	688 50	160	306 40	10	24 40	59
....	.....	2,557	3,777 95	1,164	1,214 15	949	540 65	131	219 20	87	149 60	60
....	.....	411	622 20	310	314 00	369	222 30	102	170 60	3	5 55	61
....	.....	962	1,519 20	641	639 50	552	340 55	85	151 10	4	0 25	62
....	.....	6,952	10,847 38	5,109	5,172 55	3,684	2,110 99	231	396 50	56	175 00	63
....	.....	6,072	9,874 09	3,960	4,115 04	2,334	1,371 42	158	288 55	11	34 00	64
....	.....	113	170 40	70	71 90	62	36 35	8	20 65	1	2 45	65
....	.....	665	1,020 20	380	402 25	334	198 20	49	86 20	1	1 40	
170	266 70	93,194	145,408 58	60,877	63,550 90	49,826	29,149 45	5,668	10,567 58	1,280	2,671 55	

Fees and Emoluments received by the Registrars

Schedule A.—*Continued.*

No. of Registration Division.	Name of Registrar.	Surplus of gross income to municipality under sec. 126, cap. 136, R.S.O., 1897.				Surplus of net income to municipality under ss. 126 and 127, cap. 136, R.S.O., 1897.			
		Amount for 1912.	When paid and to whom paid.	Amount for 1911.	Amount for 1910.	Amount for 1912.	When paid and to whom paid.	Amount for 1911.	Amount for 1910.
		32	32a	33	33a	34	35	36	36a
		$ c.		$ c.	$ c.	$ c.		$ c.	$ c.
1	C. F. Farewell								
2	Alexander Graham	488 25	City Treas. County Treas. Jan. 3, 1913	392 70	365 00	110 05	City Treasurer Co. Treasurer Jan. 3, 1913	103 20	139 40
3	Walter M. Dack	64 19	March 7, 1912	600 32	778 97	17 91	County Treas. March 7, 1912	191 29	274 27
	Geo. Mackay, D.R.	396 60	County Treas. June 10, 1912			179 31	June 10, 1912		
	Wm. H. McFarlane	123 51	County Treas. Jan. 6, 1913				County Treas.		
4	Patrick J. Coffey	1,422 67	County Treas. Jan. 14, 1913	1,077 50	700 48	276 90	Jan. 14, 1912	259 53	245 82
5	David J. Hunter		County Treas.				County Treas.		
6	R. Johnston Dillen								
7	Henry Elliott			10 76	11 30				
8	Samuel Pollard								
9	James H. Coyne	919 87	Jan. 14, 1913 Prov'al Treas.	1,019 70	940 14	304 68	Jan. 14, 1913 Prov'l Treas.	261 14	404 87
10	J. Wallace Askin	3,388 50	Co., City of Windsor, T'n of Walkerville Jan. 14, 1913	2,358 64	1,573 98	1,231 32	Co., City of Windsor, T'n of Walkerville Jan. 14, 1913	895 11	509 44
11	W. J. Gibson					64 57	County Treas. Jan. 15, 1913	10 40	2 19
12	John Simpson								
13	John Hollingsworth								
14	Robert McKnight	354 20	County Treas. Jan. 15, 1913	597 20	343 38	150 33	County Treas. Jan. 15, 1913	183 59	137 42
15	A. W. H. Lander, D.R.	8 30	County Treas. Jan. 11, 1913	21 74	18 29				
16	Dr. J. Baxter, per E. S. Baxter								
..	E. S. Baxter, Dep. Reg.								
..	Philip Ross Howard	2 77	County Treas. Jan. 14, 1913	4 23		29 24	County Treas. Jan. 14, 1913		
17	Ephraim Young								
18	D. Robertson per M. B. Field								
..	Myrtle B. Field, D.Reg.								
..	William Kerns	69 81	Mr.G. Andrew Jan. 13, 1913	150 00	21 55	61 01	Mr.G. Andrew Jan. 13, 1913	198 69	69 20
19	Samuel Russell	1,195 29	The Treasurer Jan. 11, 1913	1,156 64	903 98	239 54	The Treasurer Jan. 11, 1913	241 04	191 72
20	William Coates	692 38	County Treas. Jan. 2, 1913	651 10	683 60	183 76	County Treas. Jan. 2, 1913	169 23	184 38
21	James P. Gildersleeve					53 83	City Treasurer Jan. 15, 1913		
22	Peter D. McKellar	2,125 12	County Treas. Jan. 24, 1913.	1,595 38	1,178 99	320 09		293 55	81 39
23	R. E. Preston								
24	A. McLean	1,148 54	County Treas. Jan. 7, 1913	658 80	561 72	150 54	County Treas. Jan. 7, 1913	114 56	42 98
25	Peter C. McGregor								
26	James Armour								
27	Wilmot H. Cole	140 85	County & T'n Treas. Jan. 10	46 70	41 10	45 74	Co. & Town Treas. Jan. 10	26 75	8 19
28	James Reid	19 89							
29	Carl E. Fisher	1,955 34	D. Wismer, &c Treas. Jan. 16	1,265 75	1,062 39	1,126 58	C. Wismer Co. Treas. Jan. 16	655 76	538
30	Ralph H. Dignan	320 43	City Treas. Jan. 14, 1913	142 44	121 49	425 32	City Treas. Jan. 14, 1913	224 02	192 68
31	Warren R. Abrey								
..	L. A. Baynes, Dep. Reg.		A. McEvoy, Treas. Co.				County Treas.		
32	J. H. Marshall	215 63	Jan. 15, 1913	8 26	34 85	102 14	Jan. 15, 1913		
33	Richard Dunlop								
34	John E. Lount								

of Deeds for the Province of Ontario, etc.—*Continued.*

Schedule A.—*Continued.* Net amount received by Registrar.			Schedule B. Number and aggregate amount of mortgages registered.							
Amount for 1912.	Amount for 1911.	Amount for 1910.	For nominal consideration or amount not specified.	For $1,000 or under.	Over $1,000 and not exceeding $2,000.	Over $2,000 and not exceeding $5,000.	Over $5,000.	Total number.	Aggregate amount.	No. of Registration Division.
37	37a	37b	Class I. 38	Class II. 38	Class III. 38	Class IV. 38	Class V 38	39	40	
$ c.	$ c.	$ c.							$ c.	
5,997 11	4,596 61	3,720 44	2	427	171	88	31	719	10,801,273 25	1
2,190 20	2,163 25	2,307 60	1	443	240	141	35	860	2,368,186 00	2
339 40	2,446 34	2,639 96	3	48	31	20	.....	102	138,186 00	3
789 15	.....	.....	3	123	99	103	9	337	615,879 16	
888 42	.....	.....	3	151	93	74	9	330	519,526 59	
3,421 02	2,605 60	2,905 30	7	409	157	110	41	724	1,295,207 22	4
922 81	1,095 02	1,073 00	11	129	88	78	16	293	427,851 71	5
957 00	1,083 20	1,124 15	.....	91	64	61	8	.....	381,728 00	6
783 00	727 52	928 05	.....	69	35	28	7	139	212,354 00	7
1,286 05	957 52	1,246 79	1	71	26	44	3	145	245,952 50	8
2,704 68	2,609 31	2,804 87	5	426	271	205	50	957	2,707,913 76	9
3,631 31	3,295 11	2,909 43	6	807	561	354	81	1,809	3,251,234 18	10
2,008 28	1,570 20	1,129 26	.....	111	58	76	9	257	403,453 46	11
942 90	919 47	1,203 35	.....	131	74	56	7	268	4,115 73	12
526 40	371 25	556 75	4	114	62	29	2	211	270,172 40	13
2,565 52	2,688 31	2,473 15	11	254	248	186	34	656	965,368 00	14
1,086 27	1,241 00	1,125 80	11	199	131	66	17	424	642,989 56	15
475 55	995 82	1,069 65	.....	81	42	27	25	175	314,880 60	16
457 90	.....	.....	.....	77	27	13	14	131	180,070 00	...
463 80	.....	.....	.....	29	13	7	11	60	116,215 88	...
575 90	511 50	624 50	.....	39	5	2	1	47	40,304 00	17
.....	.....	.....	1	103	78	58	28	268	832,794 82	18
.....	.....	.....	.....	17	8	7	2	34	50,530 00	...
782 53	2,463 40	2,026 80	.....	.....	.....	.....	.....	.....	.....	...
2,558 91	2,569 41	2,447 34	9	437	142	134	32	754	1,355,651 65	19
2,428 76	2,391 87	2,430 22	15	236	236	211	91	812	1,489,202 20	20
1,965 33	1,397 98	1,158 15	.....	172	127	70	14	383	762,046 00	21
2,720 10	2,837 96	2,075 58	5	691	273	284	62	1,318	2,200,576 50	22
213 18	178 75	221 10	.....	15	10	5	4	34	78,301 67	23
2,351 27	2,208 22	1,886 88	16	469	296	212	29	1,022	1,605,782 89	24
886 45	829 10	1,019 22	1	82	28	21	1	133	156,086 25	25
1,508 85	1,436 50	1,471 95	20	136	95	66	8	325	1,525,466 86	26
1,911 80	1,710 80	1,573 71	5	240	110	78	19	452	687,727 34	27
1,461 01	1,255 95	1,007 63	.....	123	59	65	6	253	433,144 33	28
3,517 58	3,055 76	2,938 52	10	322	266	263	112	993	2,327,331 11	29
2,878 95	2,569 69	2,506 03	2	409	283	113	36	843	1,476,073 40	30
656 23	468 54	468 54	.....	85	9	2	4	100	36,576,591 00	31
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...
2,159 71	2,476 00	2,887 41	4	237	118	183	27	599	1,061,638 58	32
1,080 75	1,174 15	1,193 45	.....	113	74	77	1	268	161,739 59	33
1,465 55	1,563 40	1,170 60	5	135	21	12	.....	173	131,160 00	34

Fees and Emoluments received by the Registrars

Schedule A.—*Continued.*

No. of Registration Division.	Name of Registrar.	Surplus of gross income to municipality under sec. 126, cap. 136, R.S.O., 1897.				Surplus of net income to municipality under ss. 126 and 127, cap. 136, R.S.O., 1897.			
		Amount for 1912.	When paid and to whom paid.	Amount for 1911.	Amount for 1910.	Amount for 1912.	When paid and to whom paid.	Amount for 1911.	Amount for 1910.
		32	32a	33	33a	34	35	36	36a
		$ c.		$ c.	$ c.	$ c.		$ c.	$ c.
35	Wm. E. Tisdale	574 34	County Treas. Jan. 11, 1913	659 70	200 95	271 35	County Treas. Jan. 11, 1913	283 36	67 58
36	Arthur G. Willoughby	26 01	County Treas. Jan. 14, 1913	.....	.....	51 13	County Treas. Jan. 14, 1913	20 99	47 88
37	F. W. Field	.....	.....	.....	.....	.....	.....	.....	.....
38	J. M. Deacon	.....	.....	.....	.....	.....	.....	.....	.....
39	George W. Dryden	1,131 71	County Treas. Jan. 15, 1913	356 34	402 25	127 27	County Treas. Jan. 15, 1913	89 36	76 72
40	Joseph P. Fisher	4,242 63	City Treasurer Jan. 14, 1913	4,028 52	3,553 76	1,192 65	City Treas. Jan. 14, 1913	1,202 57	1,165 45
41	George R. Pattulo	797 30	Co. Oxford City of Woodstock, Jan. 15	603 74	727 40	192 24	Co. of Oxford City of Woodstock, Jan. 15	143 34	225 83
42	Thos. Kennedy, W. E. Foot, D.R		23 days in January to account for						
..	Charles Gillespie	.....	.....	.....	.....	8 61	Prov. Treas. Jan. 2, 1913	.....	.....
43	Robert Johnston	.....	.....	.....	.....	.....	.....	.....	.....
44	James Steele	118 27	County $72 07 City.... 46 20 Jan. 16, 1913	85 43	118 98	88 17	Co. and City	74 68	119 49
45	Henry F. Sharp	.....	.....	.....	.....	.....	Treas. Jan. 16	.....	.....
46	Bernard Morrow	460 64	.....	439 29	858 26	94 19	.....	87 78	275 82
47	Fred. Thistlethwaite	.....	.....	.....	18 53	13 24	County Treas. Jan. 9, 1913	.....	58 86
48	Walter Mackenzie	.....	.....	.....	.....	.....	.....	.....	.....
49	Walter J. Keating	.....	.....	.....	.....	.....	.....	.....	.....
50	R. A. Campbell	136 20	Thomas Henderson, Jan. 14	6 75	13 78	106 96	Thomas Henderson, Jan. 14	23 32	23 84
51	W. H. Lowrie	41 93	.....	21 13	13 57	35 17	.....	19 37	11 73
52	S. Lount, C. McPhee, D.R	.....	.....	2,331 10	2,154 41	.....	.....	529 38	549 70
..	F. Mountgomery, D.R	.....	.....	.....	.....	448 51	County Treas. Jan. 15, 1913	.....	.....
..	John Ferguson Palling	.....	.....	.....	.....	2,491 59	County Treas. Jan. 15, 1913	.....	.....
53	John C. Alquire	20 59	County Treas. Jan. 13, 1913	.....	.....	.....	.....	.....	8 66
54	Stephen Fournier	.....	.....	.....	.....	.....	.....	.....	.....
55	John Malcolm Munroe	.....	.....	.....	.....	.....	.....	.....	.....
56	Peter Ryan	8,129 48	Jan. 16, 1913	.....	.....	11,127 45	.....	11,127 45	11,928 95
57	Robert H. Bowes	.....	.....	.....	.....	19,455 25	Prov. Treas. Jan. 15, 1913	15,654 85	14,054 05
58	Charles D. Barr	24 15	County Treas. Jan. 14, 1913	93 40	10 61	.....	.....	27 24	.....
59	John D. Moore	1,675 78	Co. and City Treas., Jan 2	1,168 00	879 96	328 77	Co. and City Treas. Jan. 2	143 95	68 06
60	Judson C. Crow	2,193 14	Co. & City of Niagara Falls Jan. 25, 1913	1,781 46	1,490 00	754 46	Co. & City of Niagara Falls Jan. 25, 1910	492 96	485 00
61	James Tucker	.....	.....	.....	.....	.....	.....	.....	.....
62	Henry Hortop	291 95	County Treas. Jan. 10, 1913	131 38	153 87	119 96	County Treas. Jan. 10, 1910	71 93	53 86
63	Robert K. Hope	.....	.....	.....	.....	15,110 99	Co. and City Treas. Jan. 15	10,718 31	6,316 77
64	William J. Hill	8,576 72	Prov. Treas. Jan. 1913	5,932 43	3,686 80	3,050 04	Prov. Treas. Jan., 1913	1,292 70	468 36
65	F. W. Heacock	.....	.....	.....	.....	.....	.....	39 48	.....
..	James D. McKay	24 99	County Treas. Jan. 14, 1913	.....	.....	34 54	County Treas. Jan. 14, 1913	.....	.....
	Totals	43,517 97	.....	29,399 53	23,624 34	60,175 40	.....	45,873 79	39,029 07

of Deeds for the Province of Ontario, etc.—*Continued.*

Scheduld A.—*Concluded.*			Schedule B.							
Net amount received by Registrar.			Number and aggregate amount of mortgages required.							No. of Registration Division.
Amount for 1912.	Amount for 1911.	Amount for 1910.	For nominal consideration or amount not specified.	For $1,000 or under.	Over $1,000 and not exceeding $2,000.	Over $2,000 and not exceeding $5,000.	Over $5,000.	Total number.	Aggregate amount.	
37	37a	37b	Class I. 38	Class II. 38	Class III. 38	Class IV. 38	Class V. 38	39	40	
$ c.	$ c.	$ c.							$ c.	
2,633 18	2,661 19	2,020 32	3	365	164	124	21	677	3,509,000 00	35
1,960 21	1,709 95	3,188 65	3	158	83	71	11	326	535,836 43	36
1,415 45	857 45	1,275 10	1	81	53	39	6	180	1,189,522 75	37
1,000 00	1,000 00	1,000 00	8	158	81	46	17	310	494,818 49	38
2,680 30	2,282 46	2,056 80	3	353	197	136	30	719	1,204,284 65	39
3,742 82	3,753 52	3,710 50	12	692	547	694	400	2,345	10,237,293 00	40
2,663 68	2,523 34	2,649 56	3	371	267	198	72	911	1,746,473 00	41
										42
1,577 44	718 60	1,039 14	1	119	18	4	5	147	428,473 25	...
1,364 65	1,186 20	1,814 40	6	151	106	113	54	430	976,609 02	43
2,102 71	2,048 74	2,227 96	11	213	197	199	31	651	1,340,616 29	44
98 15	948 55	989 55	12	76	87	33	17	225	3,687 50	45
2,126 78	2,101 16	2,643 57	5	351	154	95	14	619	925,097 91	46
1,619 11	1,471 60	1,952 16	5	183	111	85	22	406	696,413 09	47
1,027 00	816 50	839 20	2	118	61	67	12	260	3,069,802 53	48
45 60	43 85	19 55	.....	.....	.....	.....	.....	.....	.....	49
2,426 84	1,734 22	1,728 47	18	321	85	84	26	534	715,163 73	50
1,816 59	1,674 35	1,605 65	4	230	110	90	24	458	675,286 78	51
2,284 81	2,929 38	2,886 71	13	240	123	105	27	508	910,607 88	52
.....	.....	.....	1	106	34	29	2	172	216,587 00	...
.....	.....	.....	8	483	183	125	24	823	1,300,935 00	...
1,685 31	1,290 40	1,577 93	3	206	88	47	5	349	422,348 45	53
462 59	384 71	413 95	4	49	24	25	17	119	432,247 25	54
10,659 82	5,082 05	6,507 02	23	535	270	262	192	1,282	7,607,150 20	55
5,784 00	5,236 35	5,325 45	55	1,974	2,900	1,926	938	7,793	331,683 44	56
6,161 70	5,739 40	5,561 55	90	3,194	3,421	2,088	328	9,129	16,532,505 00	57
1,369 05	1,745 16	1,334 24	1	201	98	70	14	384	1,656,246 00	58
2,728 76	2,325 80	2,022 26	8	602	531	246	57	1,444	2,489,061 27	59
3,154 45	2,892 96	2,885 14	10	649	321	148	36	1,164	5,214,487 00	60
1,242 80	1,027 10	1,288 95	2	91	95	116	6	310	716,509 00	61
1,937 89	2,132 01	1,811 60	22	267	167	155	30	641	970,336 80	62
5,678 99	5,190 92	4,701 86	15	2,404	1,532	876	282	5,109	13,445,814 00	63
5,451 05	3,692 70	2,868 36	.....	1,629	1,304	674	353	3,960	142,120 88	64
311 85	.....	.....	.....	38	16	16	.....	70	374,321 40	65
1,570 92	2,090 44	1,612 70	3	175	119	68	15	380	624,941 90	...
144,297 13	129,791 57	129,863 48	519	25,100	18,306	12,716	3,907	60,243	160,286,637 48	...

Fees and Emoluments received by the Registrars

Schedule A.—*Continued.*

No. of Registration Division.	Name of Registrar.	Abstracts. Number.	Abstracts. Fees for same.	Searches. Number.	Searches. Fees for same.	Mechanics' Liens. Number.	Mechanics' Liens. Fees for same.	All other instruments. Number.	All other instruments. Fees for same.
		18	19	20	21	22	23	24	25
			$ c.		$ c.		$ c.		$ c.
1	C. F. Farewell	391	483 38	1,980	912 95	53	23 84	570	1 488 89
2	Alex. Graham	62	130 20	1,402	493 75	14	3 50	216	331 80
3	Walter M. Dack	135	108 65	104	26 00			47	61 05
	Geo. MacKay (Deputy Registrar)	256	205 70	282	70 35			136	158 20
	Wm. H. McFarlane	337	282 80	422	105 35	3	75	139	189 05
4	P. J. Coffey	346	677 20	1,874	1 102 60	9	4 00	367	771 34
5	D. J. Hunter	157	240 50	343	158 20	1	25	142	177 45
6	R. Johnston Dillon	28	33 50	203	71 15	1	50	96	108 70
7	Henry Elliott	76	90 95	548	377 05			126	194 95
8	Samuel Pollard	332	499 05	510	296 73			61	79 40
9	James Henry Coyne	114	262 45	2,303	638 45	9	2 25	445	529 60
10	J. Wallace Askin	154	261 30	4,221	2,104 15	39	16 55	802	1,217 47
11	J. Gibson—Number of Abstracts	134	203 35						
	No. of Productions, Copies, etc	1,898	222 15	1,083	270 35	2	85	115	140 20
12	John Simpson	69	96 65	500	127 95	1	35	107	137 75
13	John Hollingsworth	64	125 65	300	100 55			91	110 85
14	Robert McKnight	475	435 15	1,379	381 45	8	2 85	310	426 15
15	A. W. H. Lauder (Deputy Registrar)	470	388 95	421	105 25			194	233 95
16	Dr. J. Baxter per E. S. Baxter	137	137 95	243	158 50	1	25	101	122 25
	E. S. Baxter (Deputy Registrar)	104	127 65	150	94 95			59	70 50
	Philip Ross Howard	50	73 15	132	51 45			37	41 05
17	E. C. Young	72	69 95	201	52 05			33	42 75
18	D. Robertson, per Myrtle B. Field (Dep. R'r)	369	206 30	510	415 85	8	2 00	77	122 10
	Myrtle B. Field (Deputy Registrar)	46	51 85	103	136 55	2	50	8	11 20
	William Kerns	208	119 95	402	326 60			43	66 30
19	Samuel Russell	647	923 25	2,070	726 45	8	2 00	412	592 28
20	William Coats	839	698 70	1,106	300 95	5	1 50	342	410 25
21	J. P. Gildersleeve	37	76 70	935	457 40	2	75	109	123 95
22	P. D. McKellar	351	458 18	1,910	863 46	12	3 95	791	1,173 52
23	R. E. Preston	14	22 30	40	16 00	1	25	46	55 40
24	A. MacLean	254	148 95	3,110	864 75	8	2 00	398	507 50
25	P. C. McGregor	90	70 65	326	113 05			75	77 40
26	James Armour	203	172 15	831	390 55	3	75	113	130 70
27	Wilmot H. Cole	172	330 30	1,289	450 50	3	95	177	208 70
28	James Reid	160	437 10	990	287 25			99	146 30
29	Carl E. Fisher	948	1,467 75	2,079	1,030 10	34	10 75	408	629 51
30	R. H. Dignan	55	147 55	1,302	486 90	11	2 75	332	346 55
31	Warren R. Abrey	27	24 80	390	101 85			42	51 20
32	James H. Marshall	181	277 67	725	370 49	1	75	243	273 00
33	Richard Dunlop	151	194 05	300	124 10			82	95 20
34	John C. Lount	132	103 40	751	226 05	3	75	102	140 60
35	William E. Tisdale	125	170 80	2,053	654 55	5	1 25	324	465 15
36	Arthur G. Willoughby	458	493 05	335	99 60	7	1 75	139	155 20
37	Frances W. Field	285	492 75	677	350 10	1	25	142	203 15
38	John M. Deacon	231	251 30	2,670	388 94	24	8 50	232	303 49
39	George W. Dryden	496	987 65	1,482	928 55	16	6 40	365	486 28
40	Joseph G. Fisher	955	987 50	6,483	1,620 75	97	29 10	703	981 64
41	George R. Pattullo	522	663 15	1,549	438 45	2	50	407	504 75
42	Thomas Kennedy								
	William E. Foot (Deputy Registrar)								
	Charles Gillespie	176	206 60	1,254	348 40	2	50	177	238 95
43	Robert Johnston	154	279 35	289	184 85	21	5 35	142	151 45
44	James Steele	307	290 65	998	254 95	1	25	179	203 05
45	Henry F. Sharp	174	134 60	296	71 50	2	50	93	126 50
46	Bernard Morrow	154	314 45	1,427	711 50	3	1 00	297	422 50
47	Fred. Thistlethwaite	105	110 50	482	196 30	5	3 65	154	207 15
48	Walter MacKenzie	67	100 55	396	146 45	1	25	68	69 95
49	Walter J. Keating	3	1 60					31	36 00
50	Robert A. Campbell	262	255 68	638	159 50	3	1 25	198	261 30
51	W. H. Lowrie	446	587 20	229	159 55			27	39 10
52	Samuel Lount, per C. McPhee (Dep. Reg.)	209	367 60	365	226 50	4	1 60	166	278 94
	F. Montgamery (Deputy Registrar)	74	118 50	257	119 55			81	91 85
	John Ferguson Palling	531	948 49	1,835	673 25	13	5 05	318	422 67
53	John C. Alquire	75	100 65	755	228 80	1	25	140	160 95
54	Stephen Fournier	168	115 77	340	117 00	14	3 70	120	133 70
55	John Malcolm Munro	1,150	2,193 00	5,929	2,889 75	67	25 10	2,994	4,645 28
56	Peter Ryan	687	2,060 30	16,211	6,511 45	453	115 45	3,661	4,330 00
57	Robert Heber Bowes	447	1,096 30	23,663	8,537 10	248	66 20	4,110	4,749 50
58	Charles D. Barr	90	175 90	1,154	339 70	1	25	192	253 40
59	John D. Moore	230	250 30	794	364 60	32	8 50	447	587 00
60	Judson C. Crow	730	1,237 73	2,208	716 95	29	10 85	464	866 29
61	James Tucker	313	356 20	161	131 30			110	126 15
62	Henry Hortop	101	138 60	1,766	596 85	5	1 25	375	486 30
63	Robert Knight Hope	3,230	6,259 95	8,010	3,544 75	182	48 55	1,810	2,489 71
64	William J. Hill	337	1,094 90	10,009	4,529 90	117	31 95	2,069	3,327 84
65	F. W. Heacock	5	6 15	59	24 20			46	58 25
	James D. McKay	132	188 80	459	194 70	18	6 95	159	234 60
	Totals	21,134	34,127 40	133,007	51,948 67	1,616	470 74	29,033	39 893 35

of Deeds for the Province of Ontario, etc.—*Continued.*

Schedule A.—*Continued.*

Received for work done for municipalities. 26	From other sources not enumerated. 27	Fees earned and not received. 28	Gross amount of fees earned for the year 1912. 29	Gross amount for 1911. 30	Gross amount for 1910. 30a	Amount paid Deputy Registrars for services. 31	Other charges in connection with office. 31a	No. of Registration Division.
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
.....	.....	.....	7,441 16	5,744 39	4,764 55	670 00	774 05	1
.....	18 40	600 00	4,595 60	4,309 15	4,217 05	.....	1 807 10	2
.....	8 70	597 73	673 00	4,875 80	5,322 40	160 00	91 50	
.....	13 15	883 60	1,849 10	.....	.....	266 67	217 37	3
.....	39 75	556 35	2,190 40	.....	.....	840 00	338 47	
774 90	117 45	110 00	6,931 59	6,068 88	5,126 22	1,520 00	1,066 00	4
.....	31 45	.....	1,886 25	2,086 70	2,008 30	800 00	163 44	5
.....	11 50	.....	1,402 25	1,483 20	1,424 15	400 00	45 00	6
.....	.....	430 00	1,626 00	1,607 65	1,613 35	813 00	30 00	7
.....	48 47	536 28	1,875 20	1,483 22	1,711 39	470 00	119 15	8
694 37	90 65	1 66	5,672 50	5,922 97	5,730 15	1,046 70	854 76	9
.....	122 65	.....	11,846 26	9,271 60	7,309 95	1,441 25	9,153 88	10
.....	.....	.....	.....	.....	.....	.....	.....	11
.....	.....	2 10	2,465 85	1,908 60	1,978 95	.....	393 00	
.....	27 70	200 00	1,358 90	1,347 47	1,628 35	416 00	.....	12
.....	9 80	77 80	1,359 90	1,194 75	1,376 75	700 00	133 50	13
.....	.....	944 68	4,130 55	4,964 40	4,108 45	600 00	460 50	14
.....	154 00	339 08	2,582 95	2,717 40	2,682 90	900 00	588 38	15
1 40	37 50	189 61	.....	.....	.....	550 00	327 00	
3 35	7 30	25 00	.....	.....	.....	.....	399 75	16
.....	7 00	37 76	2,860 15	2,317 82	2,462 15	127 00	59 15	
6 25	38 15	.....	575 90	534 50	644 50	.....	.....	17
.....	39 25	497 55	2,329 80	.....	.....	316 66	174 06	
.....	3 80	256 24	334 60	3,530 50	3,037 35	.....	.....	18
.....	23 90	474 71	1,197 10	.....	.....	196 00	87 75	
357 50	102 50	755 31	6,363 23	6,266 60	5,634 95	1,350 00	1,019 19	19
350 00	.....	889 36	5,105 95	5,002 75	5,084 00	800 00	1,001 05	20
45 95	.....	.....	2,393 85	1,683 78	1,433 25	.....	345 09	21
.....	143 04	672 25	8,687 80	7 363 47	6,322 48	1,600 00	1,922 49	22
.....	.....	.....	324 18	289 75	332 10	100 00	11 00	23
.....	46 85	328 53	6,246 35	5,022 00	4,779 30	1,250 00	1,346 00	24
.....	25 45	.....	986 55	938 35	1,066 85	100 10	.....	25
.....	.....	.....	2,183 85	1,836 50	1,671 95	675 00	.....	26
.....	106 40	235 95	3,454 25	2,967 25	2,911 00	1,000 00	355 95	27
.....	409 30	817 12	2,698 90	2,373 95	1,781 88	800 00	415 00	28
43 85	433 15	643 14	8,263 35	6,414 37	5,905 97	775 50	879 35	29
53 60	25 60	.....	4,121 70	3,509 15	3,402 20	442 00	55 00	30
.....	10 00	100 00	976 73	838 36	789 04	300 10	20 50	31
32 25	47 85	.....	3,718 76	3,574 60	3,990 41	755 00	486 00	32
.....	38 05	105 00	1,665 75	1,559 15	1,848 45	550 00	35 00	33
.....	78 45	25 00	2,215 55	2,273 40	1,835 60	600 00	150 00	34
.....	38 30	20 95	4,810 85	5,024 25	3,669 85	874 00	458 00	35
.....	449 90	75 30	2,760 10	2,673 85	3,188 65	520 00	262 75	36
.....	100 60	394 49	2,106 15	1,488 45	1,953 10	540 00	150 70	37
.....	.....	.....	3,011 71	1,862 55	3,615 59	775 00	.....	38
.....	135 25	.....	6,204 29	4,187 80	4,340 85	972 00	1,343 01	39
159 20	1,823 40	79 50	13,981 59	13,446 29	12,404 45	3,539 35	1,411 30	40
.....	63 60	.....	5,351 10	4,884 35	5,193 50	900 00	797 88	41
.....	.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	.....	42
239 60	93 15	424 81	2,325 80	1,474 10	1,857 60	498 75	241 00	
.....	35 35	20 00	2,334 65	2,136 20	2,246 85	750 00	2 00	43
.....	61 25	37 88	3,341 35	3,177 15	3,344 90	450 00	511 32	44
457 98	.....	45 20	1,418 15	1,387 95	1,469 55	550 00	.....	45
.....	.....	50 00	4,401 61	4,348 23	5,520 65	1,400 00	320 00	46
.....	158 00	100 00	2,459 35	2,177 35	2,685 30	600 00	227 00	47
.....	23 15	26 10	1,631 05	1,516 50	1,439 20	600 00	4 05	48
.....	2 40	.....	45 60	43 85	22 55	.....	.....	49
.....	87 90	152 73	3,430 98	2,567 45	2,637 85	410 00	350 85	50
.....	253 05	26 78	2,946 15	2,711 35	2,635 70	600 00	425 68	51
.....	120 70	900 00	3,368 19	9,202 77	8 761 03	287 23	796 15	
.....	12 82	.....	1,263 32	.....	.....	.....	317 52	52
.....	276 80	1,515 06	6,789 19	.....	.....	775 00	1,332 78	
.....	74 80	56 15	2,061 75	1,832 75	1,942 30	381 00	22 82	53
.....	52 92	50 47	1,052 59	814 71	843 71	490 00	.....	54
.....	349 40	17,719 52	9,262 22	9,262 22	11,382 32	1,705 90	5,433 80	55
.....	.....	.....	37,637 75	28,175 80	26,338 40	3,577 00	29 508 27	56
.....	.....	.....	42,600 95	35,898 40	32,365 60	4,330 00	12,651 00	57
.....	72 80	9 60	2,741 55	3,217 00	2,606 15	600 00	748 35	58
.....	28 55	1,766 66	7,564 45	6,295 00	5,574 90	1,500 00	1,331 11	59
.....	124 48	998 35	8,857 85	7,836 16	7,100 07	1,000 00	1,755 80	60
.....	45 50	.....	1,993 80	2,192 10	2,078 95	600 00	151 00	61
.....	89 55	.....	3,973 15	3,721 35	3,512 90	520 00	811 40	62
.....	24 00	1,921 68	31,045 38	23,501 73	17,336 13	3,000 40	7,255 00	63
4,954 10	149 12	.....	24,816 81	18,206 08	12,592 02	2,005 00	5,731 00	64
.....	.....	97 02	.....	.....	.....	.....	78 50	65
.....	.....	.....	2,323 30	2,921 46	2,412 70	410 00	262 85	
8,173 30	7,013 25	37,832 36	380,115 99	321,200 63	299,009 61	58,491 61	93,030 62	.....

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SIXTEENTH ANNUAL REPORT

OF THE

Provincial Municipal Auditor

FOR

1912

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
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1913.

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TORONTO

To His Honour Sir John Morison Gibson, K.C.M.G.
Lieutenant-Governor of Ontario.

May it Please Your Honour:

I have the honour to present to you the report of the Provincial Municipal Auditor for 1912.

J. J. FOY,

Attorney-General.

Parliament Buildings,
Toronto, January, 1913.

TORONTO, January, 1913.

To THE HONOURABLE J. J. FOY, K.C., M.P.P.,

Attorney-General for Ontario.

SIR,—I have the honour to present to you my report for the year 1913.

I have the honour to be,

Sir,

Your obedient servant,

J. W. SHARPE,

Provincial Municipal Auditor.

Report of the Provincial Municipal Auditor

Toronto, 2nd January, 1913.

To The Honourable J. J. Foy, K.C., M.P.P.,
Attorney-General for Ontario.

Sir,—I have the honour to submit to you the Sixteenth Annual Report of the Provincial Municipal Auditor.

Local Auditors' Reports.

There has been some improvement in the work of local Auditors, but before local auditing can become the protection to the tax payer which it was designed to be, there must be greater care and efficiency displayed in the work.

There are Auditors who have made themselves familiar with the provisions of the Municipal and Assessment Acts and are guided thereby, there are others who appear to have no knowledge of such provisions. Residents of the municipality are usually appointed as auditors, and whilst this practice may not in all cases be objectionable, it does not always result in a careful investigation of the affairs of the municipality. The Auditor in the smaller municipalities at least is an acquaintance of the treasurer, probably an intimate friend, sometimes an enemy, and in some cases, from the similarity of names would appear to be a member of the same family, furthermore, he is appointed by the Municipal Council, whose proceedings he is expected to investigate, thus he is called upon to sit in judgment upon the men to whose favor he owes his position. Under such conditions a strict and impartial analysis of the financial affairs of the municipality can scarcely be expected.

Cases have come under by notice wherein Auditors, upon the discovery of some irregularity, have contented themselves with making a verbal report to the head or some member of the Council. Such a report is absolutely valueless. The facts are forgotten or denied and the Auditor is afterwards censured and held responsible for difficulties which might have been avoided had a proper written report been brought in and acted upon. For their own protection, if for no other reason, Auditors should report all important conditions in writing.

There is one part of an Auditor's duty which appears to be more often neglected than any other, that is, the examination of the Assessment and Collector's Rolls, and the accounts of the Collector. Auditors should carefully compare the rolls, see that all statutory duties have been performed and all items carried from the Assessment to the Collector's roll, that all changes ordered by the Court of Revision are properly entered upon the roll, check the correctness of the additions and see that the Collector has accounted for the total amount of roll and has credited all payments on the roll.

Reports of special audits show that considerable sums have been lost to municipalities and expense incurred for special audits which might have been avoided if the annual audits had been efficient. Whilst the present system and methods of appointment are open to criticism, it is not easy to suggest changes free from

objection and acceptable to the ratepayers. The appointment of Auditors who are experts and are not local men is now the rule in some Municipalities and has given much satisfaction. Whatever method of appointment may be adopted I am fully convinced that all annual reports of local Auditors should be reviewed by a central authority. A better supervision of Municipal finances than now exists would thereby be secured, to the benefit of the Municipality, and with public approval.

Collection of Taxes.

A well regulated financial system is an essential element of successful Municipal government and must have as its basis thorough methods of getting in hand the various resources of the municipality.

There are no duties devolving upon the municipal servant more important in results than those of the collection of taxes, yet they are often misunderstood, often neglected and seldom receive effective supervision. Diligent collection and prompt return of taxes are important, clear and accurate accounts of moneys received and returned are equally important. A system of bookkeeping which may be simple and at the same time methodical and reliable is a protection to the Collector against unjust suspicion and possible financial loss.

Tax Collectors should carefully consider and act upon the following and other clauses of the Assessment Act, having relation to their duties.

Section 109 requires the Collector to return his roll to the Treasurer on or before the 14th December in each year, or on such day in the next year not later than first day of February as the Council of the Municipality may appoint.

S. S. 2, of Sec. 109, provides for towns and villages, where by-laws have been passed under Sections 53 to 56, requiring assessment to be made between the dates therein mentioned in each year, in which case Collector shall return his roll to Treasurer on or before 30th April in second year following completion of assessment or such earlier date in that year as Council may appoint.

S. S. 4 of Sec. 109 requires Collector of every city, town and village, to pay to the Treasurer, once every week, the total amount collected during preceding week.

S. S. 5 of Sec. 109 requires Collector of every township to pay over once in every two weeks the total amount collected, during the preceding two weeks.

Section 111 provides that in case the Collector shall make default or neglect to collect any part of taxes within the required time, the Council may, by resolution, authorize the Collector or some other person to continue the levy and collection of unpaid taxes, but such resolution is not to affect the duty of the Collector, nor the liability of his sureties.

Section 113 requires the Collector to deliver to the Treasurer of the Municipality an account of all taxes on roll remaining unpaid, stating the reason why he could not collect the same by inserting in each case the words, "non-resident" or "not sufficient property to distrain" or "instructed by Council not to collect" or "instructed by Council to return not collected" or as the case may be.

S. S. 2 of Section 113 requires Collector to furnish Clerk of Municipality with duplicate of such account, and requires the Clerk, upon receiving such duplicate, to mail a notice to each person appearing on the roll with respect to whose land taxes appear to be in arrear.

Section 115 makes provision for a credit to the Collector of unpaid amounts after making oath as therein set out.

Some of the foregoing sections appear to be misunderstood by Collectors and others are systematically ignored. By Section 109, the Legislative intended that all rolls should be returned to the Treasurer at a reasonably early date. I have on a previous occasion referred to the unwisdom of allowing taxes to remain unpaid long after the time when the rolls should have been returned. Loans are being renewed and interest accruing whilst there are taxes overdue sufficient in amount to pay the loans in full.

The effect of Section 109 has been somewhat modified by Section 111. The interpretation of the latter Section which is generally accepted does not appear to be that intended by the Legislature. It is quite clear that it was not intended to relieve the Collector of any part of his duty. The power given to the Council is only to be used when there is no alternative, it was not expected that it would be annually and continuously exercised. By an improper exercise of this power, year after year, rolls have been allowed to remain in the hands of Collectors, until those for five years or more have accumulated. It is scarcely necessary to say that these are unbusiness-like methods, which not only deprive the Corporation of the use of money due to it, but also render a proper Audit of the collections by the local Auditors practically impossible. Extension of time for payment is not always a kindness to the taxpayer, the addition of one year's tax to another creates a debt which would have been less burdensome if it had been met in instalments, furthermore we sometimes find that the tax of the man in easy circumstances is in arrear and responsible for delay in return of the roll, whilst the poor man's tax has been paid. The evil effects of lax methods are strikingly illustrated in a case, a report of which will be appended hereto.

Section 113 is one which has not been honoured in its observance. This Section which should be a very useful one and which is designed to be a method of prompt discovery of any errors made in the Collector's returns, appears in many municipalities to have been completely ignored, and it is surprising that it should be so. If the Collector should omit to give credit in the roll for any payment made to him, the account to the Clerk and the notice by him to each ratepayer appearing to be in arrear, would at once lead to the detection of such omission. When Auditors find that these Sections have not been observed, they should make to the Council a special report of the facts.

AUDITS BY DEPARTMENT.

Town of Trenton.

This audit, which was under way at the date of my last report, was completed on September 23rd, 1912. Mr. Powell's report is submitted herewith. The cost of this audit was $1,214.65.

Township of Sombra.

This audit was referred to in my report of 1912. The application which was not in proper form had been returned to the promoters. The petitions were finally received on March 11th, 1912. On April 9th, Mr. A. F. Falls, C.A., was appointed to make the necessary investigation. Mr. Falls' report was received on December 13th, and is submitted herewith. The cost of this report is $2,370.95.

Township of Cardiff.

On June 15th, 1912, a petition signed by 31 resident ratepayers of the Township of Cardiff, asking for an audit of the affairs of the Township was received. Upon investigation sufficient grounds for the audit were not shown, the prayer of the petitioners was therefore refused.

Village of New Hamburg.

On 31st January, 1912, a petition was received from resident ratepayers of the Village of New Hamburg, asking for an audit of the financial affairs of the Village. On 2nd February, Mr. Oscar Hudson, C.A., of Toronto, was appointed to make the necessary examination. Mr. Hudson made his report on April 12th, which report is submitted herewith. Cost of this audit $632.

Township of Jocelyn.

On March 4th, 1912, a petition signed by 34 resident ratepayers of the Township of Jocelyn asking for an audit of the affairs of the township was received. After an investigation and considerable correspondence, Mr. Charles E. Hammond, of North Bay, C.A., was on April 26th appointed to make the necessary examination. On 20th September, Mr. Hammond presented his report which is submitted herewith. Cost of the audit, $339.38.

Township of West Zorra.

On 14th March, 1912, a petition signed by resident ratepayers of the Township of West Zorra, asking for an audit of the financial affairs of the township was received. On 25th April a resolution passed by the Municipal Council of the township in support of the petition was received. On the same date Mr. W. J. Ross, of Barrie. C.A., was appointed to make the necessary examination. On Dec. 5th Mr. Ross presented his report. Costs of this audit, $1,346.84.

Town of Dresden.

Submitted herewith is a report of a visit made by me to the Town of Dresden on the 11th and 12th days of June, 1912.

On July 5th, 1912, a resolution of the Council of said Town of Dresden was received, asking for an audit of the accounts of the ex-Collector, John Robinson. On the same date Mr. R. W. Johnson, of St. Thomas, C.A., was appointed to make the necessary exmination. On 10th, October. Mr. Johnson presented his report which is submitted herewith. Cost of this audit, $150.

Township of Eastnor.

On 25th November, 1912, a certified copy of a resolution passed by the Council of the Township of Eastnor was received, asking for an audit of the accounts in connection with a drain known as "Judges Creek drain." Afterwards a letter was received from the Township Clerk of Eastnor, requesting that this application be held in abeyance until after the meeting of the Township Council in December. No further action has been taken.

Township of Howard.

On 19th November, 1912, a petition signed by 35 resident ratepayers of the Township of Howard, asking for an audit of the financial affairs of the township was received, and is now under consideration.

I have the honour to be.

Sir,

Your obedient servant,

J. W. Sharpe,
Provincial Municipal Auditor.

APPENDIX.

The following are not complete copies. In several cases matter which appeared to be of local interest only has been eliminated.

To His Honour, the Lieutenant Governor in Council,
and To the Mayor and Council of the Municipality of the Town of Trenton,

YOUR HONOUR AND GENTLEMEN.—Under authority of an order in Council, dated the 7th day of December, 1911, I have made an inspection and examination of the books, accounts and records of the Municipality of the Town of Trenton, for a period covering ten years from January 1st, 1902, to December 31st, 1911, and beg to report as follows:

The accommodations at present existing for storing and safe-guarding the Corporation records and papers, are entirely inadequate and are probably responsible, to a considerable extent, for the existing confusion.

Immediate action should be taken to provide more room, and to adopt a systematic method of filing and indexing. At present great confusion exists, and much valuable time is lost in locating the whereabouts of many records which would be obviated were some system used in filing.

The lack of proper facilities naturally makes the officials chary in admitting their personal liability for the records. The small vault in the Town Hall does not permit of convenient access to its contents, and consequently these are in great disorder. In the absence of proper central storage capacity many valuable records are scattered throughout the Town in private offices of officials, where the risk of loss from fire and other causes is much enhanced. Steps should be taken immediately to gather together all existing town records, and files should be provided for storing and indexing same, so that there may be a possibility of ready reference and convenience of access.

In addition to the absence of system in filing, and the lack of facilities for storing the town records, the methods employed in recording the corporation business calls for criticism. The minutes of the meetings of the Council are not clear, and lack sufficient detail to always render the action of the Council intelligent. The minutes frequently lack information of the nature of business arising out of communications read to the Council, or the final disposition of them when referred to Committees. Reports of the various committees, as recorded in the minutes, rarely give the reason for the committees' action on matters referred to them, but in most cases are merely statements of accounts due, and recommendations for payment. In connection with the above remarks, particular reference is made to Rebates allowed on Taxes, which average several hundred dollars each year. While these payments are doubtless thoroughly discussed in Committee, and are made only on the Committee's recommendation, the reasons for the allowances are rarely stated in the minutes.

The methods employed in the Corporation Bookkeeping are also incomplete, an imperfect system of single entry being in use. The Ledger does not contain individual accounts of all the Corporation's Assets and Liabilities, but is practically no more than an analysis of Cash Receipts and Expenditures. Among the accounts appearing on the Ledger are two, entitled respectively Miscellaneous Disbursements and Miscellaneous Receipts. A reference to the attached Statements of Receipts and Expenditures (Schedule C) will indicate to the Council the wisdom of directing that these accounts should be stated with all the detail possible.

Attention is directed to the five Schedules attached to this report, as follows:

Schedule A—Comparative Statement of Assets and Liabilities at 31st December in each year from 1902 to 1911, both inclusive.

B—Annual Estimates for basis of Tax Rate for the ten years from 1902 to 1911, both inclusive.

C—Statement of Receipts and Expenditures for the ten years from 1st January, 1902, to 31st December, 1911.

D—Statement of Tax Rolls for the ten years from 1902 to 1911, both inclusive, and Collectors' Settlements.

E—Debentures Outstanding December 31st, 1911.

Schedule A—Comparative Statement of Assets and Liabilities.

This statement is made up from the Financial Statements prepared by the Treasurer at the close of each year, which were arrived at by an annual inventory of the Corporation's Assets and Liabilities, and not from any definite or systematic record shown in the books of the Corporation. Many of the items appearing on this statement call for extended comment, as follows:

Cash on Hand:

The Cash Book shows a balance at 31st December, 1911, of $3,449.90, which, it will be observed, has been turned into an Overdraft of $260.18 on the statement. The reason for this is that the Disbursement side of the cash book has been written up only from the paid cheques returned by the bank monthly, and outstanding cheques are not recorded until they have been presented for payment. Outstanding cheques and orders on the Treasurer at 31st December, 1911, amounted to $3,772.93 made up as follows:

Outstanding cheques issued in 1911	$3,677.79
Outstanding cheques issued in 1910	32.29
Outstanding orders issued prior to 1910	62.85
	$3,772.93

The outstanding cheques of 1911 and 1910 were distributed in arriving at the statement of Receipts and Expenditures for 1911, and charged to the proper accounts as shown by journal entry attached to Schedule "C" and the item of $62.85, which consists of Unpaid Orders on Treasurer, has been allowed to stand as a Liability. These unpaid orders were issued in the following years:

1908	$ 1.65	
1907	2.91	
1906	40.92	
1905	6.22	
1904	1.50	
1903	1.25	
1902	8.40	
		$62.85

While the Annual Statements of the Treasurer show the Outstanding cheques and orders as Liabilities, no compensating entry was made at the close of each year charging the account affected during the year in which the order for payment was passed, the consequence being the expenditures of following years have been charged with Liabilities over which the respective Councils have had no control. By referring to the "Liabilities" under the heading of "Orders on Treasurer not presented, and Outstanding Cheques" it will be seen that these charges are for

large amounts, and might seriously affect the financial policy of the Councils saddled with the charges.

When the present Town Treasurer, Mr. J. W. Delany, was appointed to that position in the latter part of the year 1902, he found, included in the Cash of the late Treasurer, an unpaid cheque made by J. B. Young, for $38.55, dated November 13th, 1898, which he refused to accept as cash, and which has been charged out as a Disbursement in the year 1902.

Taxes uncollected and Tax Rolls.

A summary of these is shown in Schedule "D."

The conditions existing in relation to the Tax Rolls during the first seven years of this investigation, were most extraordinary. At 31st December, 1902, the Tax Rolls for six years were still outstanding, showing balances uncollected aggregating $16,577.38, and the returns made were in such a state of confusion that the returns show an overpayment of $8.07 on the Roll of 1902 when final settlement was made in 1906, and a deficit of $175.06 on the Roll of 1903. The Rolls themselves were in such a condition, and the information obtainable so scanty, as to make a further expenditure of time unwarrantable when the probable ultimate results were considered. Similar lax methods obtained in connection with final returns by the Tax Collector on the Rolls of each year up to 1908. At the beginning of 1908 final returns had not been made on the Rolls of 1904, 1905, 1906 and 1907, but these were finally adjusted in 1908. The column headed "Other Allowances" consists of amounts credited to the Collector on settlement of the outstanding Tax Rolls other than the Returns of unpaid taxes made by him, and appear to be principally errors in the Rolls, and the allowances of amounts charged on property which should have been exempt. The large amount shown against the Roll for 1905 is explained by the fact that this Roll included Dog Taxes and Poll Tax which apparently the Collector did not collect, as there is allowed in the statement credit for

Dog Tax	$269 00
Poll Tax	553 00
A total of	$822 00

The Rolls for the years 1908 to 1911 inclusive, were in much better condition, and returns were made with reasonable promptness. The balance outstanding at 31st December, 1911, on the Roll of 1911, amounted to $1,554.05, and the Tax Collector made returns on this early in 1912, as follows:

Cash	$1,159 67
Unpaid Taxes returned to Treasurer	371 11
A total of	$1,530 78

leaving a balance still to be accounted for, on this roll, of $23.27.

Many of the Rolls contained no proper Summary, and did not give evidence of proper care in preparation. The necessity of absolute accuracy in the preparation of Tax Rolls is self evident, and requires no further comment.

It will be noted that Cash Discounts allowed on taxes aggregated $9,712.87 for the ten years under investigation—an average of almost $1,000 per year, but in

the preparation of the Annual Estimates no allowance was made for this item. If all the taxes levied in each year were collected, this item alone would give rise to an annual deficit.

Arrears of Taxes.

The only account appearing in the Ledger, under this heading, is a Cash Account showing amounts received to redeem property returned to the Treasurer by the Tax Collector with taxes unpaid. The Returns to the Treasurer by the Tax Collector are entered in the Arrears of Taxes Book, and when the property is redeemed a memorandum of payment is made against the entry in the Arrears Book. The amount shown as Arrears of Taxes, on Schedule "A," is made up of the open items in the Arrears of Taxes Book charged against Real Property. No further action, however, is taken in reference to Unpaid Personal Taxes returned by the Tax Collector after entry has been made in the Arrears of Taxes Book.

A new Arrears of Taxes Book should be obtained at once, the one now in use being crowded for room. The open items in the old book, making up the balance of $581.44. should be transferred to the new, and future returns should be carefully entered in detail. By the adoption of a double entry system of bookkeeping, and the use of a Journal, and the making of proper entries, the total of the Arrears could be arrived at at any time almost instantaneously.

Lands Purchased at Tax Sales.

No account appears on the ledger for this asset, which represents the cost of unsold land previously bought in by the Corporation at Tax Sales. The only record of the correctness of the amount is by taking the amounts unchecked on the Treasurer's Tax Deeds to the Corporation. Cash received for property sold is credited to Arrears of Taxes, instead of to an account representing the asset, further illustrating the faulty bookkeeping methods in use by the Corporation.

Sinking Fund.

Three By-Laws (370, 501 and 639) authorizing the issue of Debentures, provide for the annual levy of certain sums to be used as a Sinking Fund for the payment of the Debentures at maturity, as follows:

By-law.	Year.	Term.	Principal.	Annual Levy for Sinking Fund.
370	1890	40 years	$30,000 00	$315 70
501	1894	20 "	6,000 00	180 00
639	1899	20 "	10,000 00	335 81

An amount has been duly levied annually for the purposes called for in the By-Laws, but the amount called for for Sinking Fund purposes has not been set aside and applied for the purposes for which it was levied.

The Financial Statement for the year 1901 includes among the Assets "Sinking Fund and Interest Accrued $3,727.82" which was apparently invested in Deposit Receipts of the Molsons Bank, as evidenced by a memorandum dated March 10th, 1903, as follows:

"Deposit Receipts for Sinking Fund exchanged with bank" on the 10th day of March, 1903:

December 3rd, 1898	$1,933 00	No. 115,212
October 10th, 1899	280 00	No. 115,474
October 16th, 1899	700 00	No. 115,478
October 25th, 1899	200 00	No. 115,484
October 22nd, 1900	350 00	No. 115,690

carrying 3 per cent.

Received from Molsons Bank deposit receipt for $3,855.00 No. 99, 414 and 65 cents in cash for above receipts.

J. W. DELANEY.

The Financial Statement for the year 1902 states the value of Sinking Fund and Interest as	$3,855 00
The only additions in the years 1903, 1904 and 1905 were for interest, aggregating	334 65
	$4,189 65

No record appears in the books of these additions, or of the Fund proper, except as they are shown in the Annual Financial Statements.

On January 13th, 1906, there was transferred to the General Bank Account, from the Sinking Fund	$1,290 62
for the purpose of paying the difference between the amount realized from the sale of Debentures issued, under By-law 890, and the amount paid to retire Debentures due, under By-law 247, and accrued interest and expenses, leaving a balance of	$2,899 03
Further additions for interest were made during 1906 and 1907, aggregating. of which the books contain no record.	$156 14
On November 12th, 1907, there was deposited	1,471 17
from the General Bank Account, making a balance at that date of	$4,526 34

This balance to the credit of the Sinking Fund Account was finally disposed of by transfer to the General Account, and applied as follows:—

To pay Discount on $24,554.25 Debentures, issued under By-law 918, and sold at 85	$3,683 14
To pay difference between the amount of Debentures retired, under By-law 285 ($25,000.00), and sold, under By-law 918 ($24,554.25)	445 75
To pay overdue interest on Debentures due, under By-law 285	455 48
To pay Purchasers' Solicitor's fees	20 00
	$4,604 37
Less Interest accrued on Debentures issued, under By-law 918	78 03
	$4,526 34

No amount has been placed to the credit of Sinking Fund Account since November 12th, 1907, and it will be noted that with the exception of the deposit of $1,471.17 on the last mentioned date, the only additions to the Fund since October 22nd, 1900, were for interest.

The amounts collected under the annual levies have been placed to the credit of the Corporation's General Bank Account, and used to meet general expenditures.

If the amounts provided under the three By-Laws had been set aside and invested so as to yield 4 per cent. interest, the Sinking Fund Account should show a credit of $21,007.11 at December 31st, 1911, as follows:

By-law 370	$10,807 58
By-law 501	4,616 12
By-law 639	5,583 41
	$21,007 11

Debentures.

A Schedule (E) is attached showing in detail the Debenture Debt of the Corporation at December 31st, 1911. The Debentures are payable on the instalment plan, with the exception of those issued in pursuance of By-Laws 370, 501 and 639. These three By-Laws make provision for repayment of principal at maturity by the creation of a Sinking Fund. Extended reference is made to the manner in which this provision has been observed, in this report, under the heading of *"Sinking Fund."*

The money borrowed under By-Laws 1,024 and 1,026, namely, $1,400, was for the specific purpose of purchasing manufacturing sites for Lloyd and Sons, Ltd., and Trenton Shirt & Collar Co., under agreements with these companies, which agreements are made Schedules to the By-Laws. Property was purchased by the Corporation consisting of part of Lot 3, and Lots 4, 5, 6, 7 and 8 on the westerly side of Ontario Street, for $1,250, leaving $150 of the original amount unexpended. Under By-Law 1,034 dated November 22nd, 1911, the Corporation authorized the sale and conveyance of part of Lot 3 and Lots 4 and 5 to Lloyd & Sons, Ltd., for $700. The sale was completed and consideration paid to the Corporation on February 27th, 1912, and placed to the credit of the General Account.

The Corporation has no legal right to use the unexpended balance of the authorized issue of Debentures.

namely	$150 00
and the amount received from Lloyd & Sons, Ltd	700 00
a total of	$850 00

for General Purposes, but this should be deposited in a special Trust Account and used only for the payment of the Debentures authorized and issued under By-Laws 1,024 and 1,026.

As the Trenton Shirt & Collar Co. have not complied with the terms of the agreement made with them, any amount realized from the sale of the remaining lots should also be applied towards payment of the Debentures issued.

The Annual estimates have made no provision for the discount charged on the Debentures sold during the period covered by the present examination, which was as follows:

1904:	By-law 826	$17,500 00	....	$386 75	Discount.
1906:	" 890	23,000 00	....	1,200 00	"
1907.	" 918	24,554 25	....	3,683 14	"
1909:	" 972	23,000 00	....	461 00	"
1911:	" 1007	4,602 45			
	" 1033	2,500 00	....	100 00	"
	" 1024	700 00			
	" 1026	700 00			

The debentures issued under By-Law 951 in 1909, $28,267.34, realized a premium of $1,059.66.

Schedule "B"—Annual Estimates.
Schedule "C"—Receipts and Expenditures.

A comparison of these Schedules will show large differences between the amounts expended and the expenditures estimated for. The method of bookkeeping is responsible for many of these differences, charges not having been made to the respective accounts in the year to which the charges applied. Other payments were very irregularly made. Particular attention is directed to the charges for "Administration of Justice" payable to the County of Hastings. Although the amount payable was duly estimated for each year, payment of this account and others was postponed until the liability became so great that relief had to be sought from the legislature, and permission obtained in 1904 to issue debentures to pay off the debt. The faulty account keeping was probably responsible for the error in arriving at the amount due the County, as permission was sought to issue Debentures for $7,000 for this purpose, but in order to discharge the liability at the close of 1904 it was necessary to charge 1904 accounts with a payment of $10,500, and the charge of $2,000 in 1905 is to cover the liability for 1904. It will thus be seen that when the Council of 1904 asked permission to issue debentures to pay this liability, they underestimated the liability $3,500.

In connection with the present investigation, reference is made to the petition presented by a number of ratepayers, under date of September 11th, 1911, asking for an audit, and making certain charges in reference to the manner in which the business of the Corporation has been heretofore conducted. These charges are not specific, in that no special Council is charged with maladministration. So far as the present audit is concerned, it has failed to disclose evidence which would support any charge of fraudulent intent on the part of any of the Municipal Councils in office during the period covered except such as was brought out in the special examination of the Roads and Bridges Department in 1911, the Chairman of the Committee having jurisdiction over this Department acknowledging a liability of $924.90, and having repaid this amount to the Corporation.

As previously stated, the methods in use for recording the Corporation business are imperfect, and the following suggestions are made, with a view to introducing proper methods in the Corporation account keeping.

1. That a system of double entry be inaugurated.
2. That a new ledger be obtained, and accounts be opened in accordance with the statement of Assets and Liabilities that is shown on Schedule (A) at 31st December, 1911.
3. That a Journal be adopted.
4. That entries be made in the Cash Book at the time cheques are issued, and the proper accounts be charged.
5. That a new Arrears of Taxes Book be obtained, and opened, with details of the charges going to make up the total of $581.44 shown in the statement of Assets at 31st December, 1911.
6. That the Collector of Taxes be instructed to make separate returns to the Treasurer for Unpaid Real Property Taxes and Unpaid Personal Taxes, and that the Treasurer be instructed to make detailed reports of these returns to the Council, as they are received by him.

7. That Arrears of Taxes Account be credited only with money received in payment of taxes in arrears, and that money received by the Corporation in payment for lands held by the Corporation and obtained by them at tax sales, be credited to an account called "Lands purchased at Tax Sales."

The manner in which the accounts have been kept in the past is largely responsible for the unsatisfactory financial condition in which the Corporation found itself during the first few years covered by this investigation, and the adoption of a proper system of account keeping, as suggested, would enable the Members of the Council to have a more intelligent oversight and understanding of the Corporation's business.

Yours very truly,

C. G. Powell,
Accountant.

Toronto, September 20th, 1912.

SCHEDULE A.—Comparative Statement of Assets and Liabilities at 31st December in each year from 1902 to 1911, both inclusive.

Assets.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Cash on hand and in bank	.....	598 26	311 65	.....	.....	.....	230 58	.....	330 79	1,548 10
Taxes not collected, Roll 1911	1,554 05	.....	.....	.....	.....	.....	.....	.....	.....	.....
" " " " 1910	.....	998 03	.....	.....	.....	.....	.....	.....	.....	.....
" " " " 1909	.....	.....	622 31	.....	.....	.....	.....	.....	.....	.....
" " " " 1908	.....	.....	.....	6 25	.....	.....	.....	.....	.....	.....
" " " " 1907	.....	.....	.....	.....	4,853 73	.....	.....	.....	.....	.....
" " " " 1906	.....	.....	.....	.....	203 15	8,642 44	.....	.....	.....	.....
" " " " 1905	.....	.....	.....	.....	46 96	2,372 52	6,186 19	.....	.....	.....
" " " " 1904	.....	.....	.....	.....	57 55	814 75	2,626 63	5,499 22	.....	.....
" " " " 1903	.....	.....	.....	.....	.....	.....	2,161 41	2,674 80	5,260 70	.....
" " " " 1902	.....	.....	.....	.....	.....	.....	1,576 24	1,849 01	2,691 61	7,321 07
" " " " 1901	.....	.....	.....	.....	.....	.....	950 58	1,835 19	2,172 95	4,251 05
" " " " 1900, 1899, 1898 1897	.....	.....	.....	.....	.....	.....	.....	93 68	3,174 54	5,005 26
Arrears of Taxes	581 44	673 22	956 81	4,869 14	6,005 05	2,946 53	5,067 12	4,359 67	3,642 24	4,316 18
Lands purchased at Tax Sale	649 01	1,142 19	2,649 96	1,926 33	3,522 96	3,388 38	2,491 75	2,649 24	4,135 70	5,900 80
Lands purchased for Manufacturing Sites	1,250 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
Accounts Receivable	1,174 90	.....	.....	.....	550 00	435 87	.....	827 53	622 94	1,191 66
Sinking Fund	.....	.....	.....	.....	.....	2,988 23	4,189 65	4,066 80	3,948 09	3,855 00
Piano and Libraries in High School	1,000 00	1,000 00	1,000 00	500 00	500 00	500 00	500 00	500 00	500 00	500 00
Band Instruments	500 00	500 00	500 00	.....	.....	.....	.....	.....	.....	.....
Stone Crusher and Implements	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00
Road Roller	400 00	400 00	400 00	.....	.....	.....	.....	.....	.....	.....
Grader and Plow	200 00	200 00	200 00	.....	.....	.....	.....	.....	.....	.....
Water Power, Land, Dam and Flume	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00	75,000 00
Power House, Wheels and Shafting	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00	9,000 00
Bridge across River Trent	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00
School Buildings, Land, Furniture, etc.	50,000 00	50,000 00	50,000 00	19,000 00	19,000 00	19,000 00	19,000 00	19,000 00	19,000 00	19,000 00
Town Hall, Market Buildings and Contents	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00	5,000 00
Fire Hall and Fire Appliances	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00	10,000 00
Isolation Hospital	700 00	700 00	700 00	700 00	.....	.....	.....	.....	.....	.....
Scale House and Weigh Scales	300 00	300 00	300 00	300 00	300 00	300 00	300 00	300 00	300 00	300 00
Permanent Sidewalks	30,000 00	25,000 00	25,000 00	.....	.....	.....	.....	.....	.....	.....
Sewers	7,500 00	3,534 43	.....	.....	.....	.....	.....	.....	.....	.....
Mount Pelion and Victoria Parks	10,000 00	10,000 00	10,000 00	2,500 00	2,500 00	2,500 00	2,500 00	1,300 00	1,300 00	1,300 00
Water Lot in Harbor	2,500 00	2,500 00	2,500 00	2,500 00	.....	.....	.....	.....	.....	.....
Piers, Booms, Chains, etc.	.....	.....	.....	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00	6,000 00
	228,309 40	217,546 13	215,140 73	158,301 72	163,539 40	169,888 72	173,780 15	170,955 14	173,079 56	180,489 20

SCHEDULE A—Comparative Statement of Assets and Liabilities at 31st December in each year from 1902 to 1911, both included—(Continued).

Liabilities.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Debentures	171,411 10	166,248 36	169,449 50	149,157 07	151,347 73	153,450 63	155,040 66	156,035 29	139,488 58	140,102 23
Bills Payable	11,000 00	13,700 00	8,500 00	3,800 00	4,000 00	5,807 00	11,000 00	9,145 00	9,650 00	12,820 00
Accounts Payable	1,430 00	.....	500 00	3,000 00	3,000 00	3,000 00	1,500 00	.....	8,505 23	7,640 45
Board of Education	.....	.....	.....	.....	.....	.....	.....	.....	.....	436 90
Separate School Board	.....	.....	.....	.....	.....	.....	.....	.....	.....	247 25
Orders on Treasurer not presented and Outstanding Cheques	62 85	117 45	1,987 29	3,631 10	2,233 06	3,704 28	5,414 17	5,058 37	5,745 80	2,858 91
Bank Overdraft	260 18	.....	.....	241 44	2,003 68	2,101 63	.....	1,741 49	.....	.....
	184,164 13	180,065 81	180,436 79	159,829 61	162,584 47	168,063 54	172,954 83	171,980 15	163,389 61	164,105 74
Surplus of Assets over Liabilities	44,145 27	37,480 32	34,703 94	.....	954 93	1,825 18	825 32	.....	9,689 95	16,383 46
Deficit of Assets over Liabilities	.....	.....	.....	1,527 89	.....	.....	.....	1,025 01	.....	.....
	228,309 40	217,546 13	215,140 73	158,301 72	163,539 40	169,888 72	173,780 15	170,955 14	173,079 56	180,489 20

SCHEDULE B.—Annual Estimates for basis of Tax Rate for the ten years from 1902 to 1911, both inclusive.

	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
For General Town Purposes—										
Administration of Justice	2,150 00	2,150 00	1,500 00	1,500 00	1,500 00	1,500 00	1,500 00	2,000 00	2,000 00	2,000 00
Indigent	450 00	300 00	500 00	600 00	600 00	500 00	600 00	600 00	600 00	600 00
Streets and Sidewalks	4,000 00	4,000 00	4,339 75	6,000 00	2,000 00	2,000 00	3,072 46	1,344 61	3,000 00	2,500 00
Harbour and Public Works	750 00	750 00	900 00	500 00	1,000 00	1,000 00	1,000 00	1,000 00	1,000 00	1,500 00
Printing and By-Laws	600 00	500 00	400 00	300 00	300 00	300 00	300 00	300 00	300 00	300 00
Salaries	1,900 00	3,100 00	3,000 00	2,800 00	2,800 00	2,820 00	2,820 00	2,717 00	2,500 00	2,500 00
Fire and Market	4,250 00	2,800 00	2,500 00	2,000 00	2,000 00	2,000 00	2,000 00	2,500 00	1,700 00	1,700 00
Public Library	.....	.....	300 00	300 00	300 00	250 00	250 00	250 00	250 00	250 00
Board of Health	300 00	500 00	150 00	150 00	150 00	250 00	250 00	800 00	150 00	150 00
Board of Health—Special for Epidemic	.....	.....	1,100 00	1,200 00	.....	.....	.....	.....	.....	.....
Contingent	3,389 19	3,466 00	4,500 00	1,593 95	3,991 28	4,165 37	2,300 00	3,024 02	2,073 99	1,234 43
	17,789 19	17,566 00	19,189 75	16,943 95	14,641 28	14,785 37	14,092 46	14,535 63	13,573 99	12,734 43
Deduct Estimated Revenue from—										
Licenses	1,800 00	1,800 00	1,800 00	1,800 00	1,700 00	1,700 00	1,500 00	1,600 00	1,600 00	1,600 00
Market Fees	250 00	300 00	300 00	325 00	450 00	350 00	350 00	360 00	500 00	525 00
Fines	300 00	300 00	300 00	300 00	100 00	100 00	110 00	100 00	300 00	125 00
Dog Tax	300 00	300 00	300 00	200 00	100 00	100 00	200 00	200 00	175 00	150 00
Poll Tax	.....	.....	.....	.....	.....	150 00	.....	.....	.....	.....
Boom Charges	.....	.....	.....	.....	.....	500 00	900 00	1,000 00	1,100 00	500 00
Water Power Rent	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00	2,200 00
	4,850 00	4,900 00	4,900 00	4,825 00	4,550 00	5,100 00	5,260 00	5,460 00	5,875 00	5,100 00
Total General Town Purposes	12,939 19	12,666 00	14,289 75	12,118 95	10,091 28	9,685 37	8,832 46	9,075 63	7,698 99	7,634 43
For School Purposes—										
High School	3,653 45	3,250 00	2,712 85	3,116 34	3,271 20	3,806 00	3,458 88	3,219 47	2,562 04	2,334 74
Public School	7,855 04	6,750 00	6,094 12	5,351 94	5,044 73	5,249 52	4,638 60	4,523 74	4,699 05	4,324 18
Separate School	1,436 21	1,472 15	1,472 93	1,324 87	1,291 79	1,308 57	1,252 56	1,289 44	1,378 04	1,661 40
For Instalments, Interest and Sinking Fund—										
General Debenture Debt	10,960 34	10,266 60	10,266 60	9,822 73	9,621 88	9,391 88	10,175 08	10,196 60	10,638 91	10,112 74
Public School Debenture Debt	1,409 74	1,412 00	.....	.....	.....	.....	.....	.....	.....	.....
	38,253 97	35,816 75	34,836 25	31,734 83	29,320 88	29,441 34	28,357 58	28,304 88	26,977 03	26,067 49

Journal Entries distributing charges for Cheques outstanding at 31st December, 1911.

		Debit.	Credit.
		$ c.	$ c.
Public School	Dr.	2,180 04	
High School	"	53 45	
Separate School	"	536 21	
Administration of Justice	"	537 50	
Charity	"	149 10	
Fire, Water and Light	"	106 25	
Harbour	"	36 70	
Roads and Bridges	"	35 54	
Law Costs	"	25 00	
Miscellaneous Disbursements	"	18 00	
Miscellaneous Disbursements (Cheques, 1910)	"	32 29	
To Cash		.....	3,710 08

SCHEDULE C.—Statement of Receipts and Expenditures for the ten years from 1st January, 1902, to 31st December, 1911.

Receipts.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Taxes—Current Year's Roll	36,155 48	34,431 97	32,290 23	29,298 18	24,630 48	24,185 34	21,923 15	21,519 06	20,932 35	18,063 87
" Other outstanding Rolls	370 91	3 88	6 25	1,412 86	3,341 97	4,096 78	4,381 04	4,878 07	7,455 38	8,052 52
" Arrears	970 73	2,035 45	3,646 44	3,604 09	4,939 71	2,844 92	480 44	1,717 31	2,407 87	6,029 44
Debentures sold	8,502 45	.....	51,267 34	.....	24,554 25	23,000 00	.....	17,500 00	.....	.....
Premium on Debentures sold	.....	.....	1,059 66	.....	.....	.....	.....	.....	.....	.....
Current Loans—Increase during year	.....	5,200 00	4,700 00	.....	.....	.....	1,855 00	.....	.....	1,900 00
Sinking Fund	.....	.....	.....	.....	4,526 34	1,290 62	.....	.....	.....	.....
Board of Education—Government Grant	.....	.....	.....	.....	.....	.....	.....	.....	.....	354 00
Water Power Rent	1,650 00	2,200 00	2,200 00	2,750 00	1,650 00	2,200 00	2,200 00	2,199 30	3,390 96	1,362 19
Licenses	1,664 43	2,056 60	1,823 67	1,816 63	1,523 39	1,559 26	1,217 08	1,465 40	1,565 19	1,893 09
Market Fees	342 83	275 00	275 00	333 00	383 00	449 00	323 00	340 00	447 00	482 00
Fines	328 00	463 00	546 25	290 35	210 00	125 00	119 15	175 00	150 00	280 00
Poll Tax	.....	.....	79 00	73 00	.....	.....	.....	.....	.....	.....
Dog Tax	170 00	209 00	303 00	290 00	39 00	88 00	31 00	.....	100 00	125 00
Boom Charges	.....	.....	.....	.....	435 87	315 11	1,290 07	791 89	1,178 18	966 07
Miscellaneous	810 91	779 38	607 87	539 95	389 77	53 62	109 01	322 97	575 22	57 89
Bank Overdraft at end of year	260 18	.....	.....	241 44	2,003 68	2,101 63	.....	1,741 49	.....	.....
Cash on hand at beginning of year	598 26	311 65	.....	.....	.....	230 58	.....	330 79	1,548 10	976 25
	51,824 18	47,965 93	98,804 71	40,649 50	68,627 46	62,539 86	33,928 94	52,981 28	39,750 25	40,542 32
Expenditures.										
Debentures—Principal in full	.....	.....	28,267 34	.....	25,000 00	23,000 00	.....	.....	.....	.....
" Sinking Fund	.....	.....	.....	.....	1,471 17	.....	.....	.....	.....	.....
" Principal—Instalments	2,945 74	2,824 14	2,707 57	2,190 66	1,657 15	1,590 03	994 63	953 29	613 65	587 22
" Interest	6,489 41	6,610 99	8,140 94	6,819 03	7,532 92	7,307 81	6,623 70	8,346 80	7,095 99	7,122 42
" Public School—Principal	393 97	377 00	.....	.....	.....	.....	.....	.....	.....	.....
" Public School—Interest	999 50	1,035 00	.....	.....	.....	.....	.....	.....	.....	.....
Schools—High	3,653 45	3,292 85	4,586 34	2,171 20	3,002 00	4,537 88	2,819 47	2,687 04	2,300 00	2,897 99
" Public	7,855 04	8,304 12	5,991 94	4,844 73	5,946 52	6,241 60	2,433 74	5,089 05	3,500 00	5,588 84
" Separate	1,436 21	1,745 05	1,200 00	1,324 87	1,452 76	1,247 60	1,270 00	1,466 44	1,754 91	1,950 75
Administration of Justice—County of Hastings	2,150 00	2,658 06	4,205 00	1,677 50	1,674 05	.....	2,000 00	10,500 00	.....	3,000 00
Indigent	687 45	616 12	504 35	516 93	525 45	465 00	513 00	693 00	758 72	771 90
Streets and Sidewalks	4,989 06	4,243 53	5,050 71	7,635 61	2,706 49	1,682 86	3,820 71	6,968 39	6,559 49	4,346 02
Harbour and Public Works	723 89	797 25	885 53	453 58	1,236 15	1,385 87	2,261 19	2,329 35	1,432 63	503 19

SCHEDULE C.—Statement of Receipts and Expenditures for the ten years from 1st January, 1902, to 31st December, 1911—(Concluded).

Expenditures.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Printing and By-Laws	1,027 09	503 34	637 90	279 79	433 63	381 72	411 05	467 67	326 43	554 79
Salaries	3,493 27	1,930 00	3,200 72	3,202 66	2,720 38	3,213 91	2,466 91	2,934 67	2,736 43	3,204 16
Fire and Market	3,404 56	4,659 85	3,443 05	1,986 69	2,125 51	1,464 14	2,383 09	2,859 10	3,235 90	2,178 24
Public Library	.....	.....	300 00	300 00	300 00	400 00	200 00	250 00	300 00	250 00
Board of Health	207 65	344 35	1,401 92	1,455 60	100 00	175 82	195 55	825 00	207 00	125 00
Interest and Discount	760 84	975 69	199 37	815 30	1,100 15	876 41	943 35	782 70	964 80	734 20
Discount on Debentures sold	100 00	.....	461 00	.....	3,683 14	1,200 00	.....	386 75	.....	.....
Legal Expenses	445 00	706 15	504 72	238 50	172 36	120 50	107 12	256 00	424 86	370 15
Insurance	276 30	213 10	227 00	249 50	177 00	257 75	235 00	143 00	191 00	91 20
Special Audit	240 85	.....	.....	.....	.....	.....	.....	.....	.....	.....
Water Power Maintenance	.....	.....	.....	.....	.....	.....	96 90	2,026 12	1,140 25	2,382 39
Miscellaneous	2,463 18	1,996 65	3,468 29	2,283 67	1,702 00	1,797 96	2,181 46	2,511 91	2,353 40	2,297 21
Sewers	3,131 72	3,534 43	.....	.....	.....	.....	.....	.....	.....	.....
Manufacturing Sites purchased	1,250 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
Current Loans—Decrease during year	2,700 00	.....	.....	200 00	1,807 ,,	5,193 00	.....	505 00	3,170 00	.....
Board of Education—Proceeds sale of Debentures	.....	.....	22,867 93	.....	.....	.....	.....	.....	.....	.....
Board of Education—Government Grant for 1902	.....	.....	.....	.....	.....	.....	.....	.....	354 00	.....
Cheque, dated November 12th, 1898, of J. B. Young, included in Cash of late Treasurer, but not accepted as Cash by present Town Treasurer	.....	.....	.....	.....	.....	.....	.....	.....	.....	38 55
Bank Overdraft at beginning of year	.....	.....	241 44	2,003 68	2,101 63	.....	1,741 49	.....	.....	.....
Cash on hand at end of year	.....	598 26	311 65	.....	.....	.....	230 58	.....	330 79	1,548 10
	51,824 18	47,965 93	98,804 71	40,649 50	68,627 46	62,539 86	33,928 94	52,981 28	39,750 25	40,542 32

SCHEDULE D.—Statement showing amount of Tax Rolls for the ten years from 1902 to 1911, both inclusive, and Collector's Settlements on same.

Tax Rolls.			Year.	Details of Collector's Settlements.				Total.
Assessment for Year.	Arrears.	Total of Roll.		Cash.	Cash Discounts Allowed.	Collector's Returns to Treasurer.	Other Allowances.	
$ c.	$ c.	$ c.		$ c.	$ c.	$ c.	$ c.	$ c.
38,221 99	43 43	38,265 42	..... 1911	36,155 48	555 89	.....	.....	36,711 37
38,945 18	363 67	36,308 85	..... 1910	34,802 88	878 85	627 12	.....	36,308 85
34,276 66	58 55	34,335 21	..... 1909	32,294 11	1,422 67	618 43	.....	34,335 21
31,510 78	3,071 53	34,582 31	..... 1908	29,304 43	1,312 43	3,965 45	.....	34,582 31
29,533 17	1,064 32	30,597 49	..... 1907	25,843 53	1,114 96	3,471 36	167 64	30,597 49
29,673 33	4,193 41	33,866 74	..... 1906	27,126 39	1,041 84	5,430 89	267 62	33,866 74
29,059 72	.....	29,059 72	..... 1905	25,089 99	952 06	1,997 35	1,020 32	29,059 72
28,259 49	.....	28,259 49	..... 1904	25,413 13	967 84	1,790 69	87 83	28,259 49
27,035 97	.....	27,035 97	..... 1903	24,494 02	842 92	1,446 35	77 62	26,860 91
26,008 35	.....	26,008 35	..... 1902	23,971 80	623 41	1,197 52	223 69	26,016 42
309,524 64	8,794 91	318,319 55		284,495 76	9,712 87	20,545 16	1,844 72	316,598 51

SCHEDULE E.—Debentures outstanding December 31st, 1911.

By-law No.	Amount borrowed.	Term of years.	Date of maturity or last instalment due.	Rate of Interest.	Number of Instalments paid.	Balance outstanding.	For what issued.	Amount to be raised annually to pay Interest, Sinking Fund or Principal.
	$ c.					$ c.		$ c.
370	30,000 00	40	1930...May 1	5 per cent.	.....	30,000 00	To pay Floating Debt.....	1,815 70
501	6,000 00	20	1914...Oct. 1	5 "	.....	6,000 00	To construct Power House. etc.....	480 00
569	21,000 00	25	1921...May 1	4½ "	15	11,206 16	To pay Floating Debt.....	1,416 22
639	10,000 00	20	1919...Jan. 15	4½ "	.....	10,000 00	For Bonus to Gilmour & Co.....	785 81
826	17,500 00	30	1933...Sept. 1	4 "	8	14,624 94	To pay Floating Debt for Improvements and Repairs to Water Power..... $10,500 00 Amount due the County of Hastings 7,000 00	1,012 08
890	23,000 00	25	1930...Oct. 8	4 "	6	19,336 79	To retire Water Power Debentures maturing under By-law 247	1,472 27
918	24,554 25	29	1936...Oct. 14	4 "	4	22,585 66	To retire Debentures maturing in 1907 under By-law 285	1,445 75
951	28,267 34	30	1938...Nov. 1	5 "	3	26,926 07	To retire Water Power Debentures maturing in 1909 under By-law 324.....	1,838 83
972	23,000 00	30	1939...June 6	4½ "	2	22,229 03	To erect a Public School Building.....	1,412 00
1007	4,602 45	9	1920...Aug. 15	5 "	.....	4,602 45	To construct Sewers.....	647 55
1024	700 00	5	1916...July 3	5 "	.....	700 00	To provide Manufacturing Site for Lloyd & Sons..	161 68
1026	700 00	5	1916...July 3	5 "	.....	700 00	To provide Manufacturing Site for Trenton Shirt and Collar Company	161 68
1033	2,500 00	10	1921...Oct. 1	5 "	.....	2,500 00	To construct Sewers.....	323 76
						171,411 10		12,973 33

APPENDIX.

TOWNSHIP OF SOMBRA PROVINCIAL AUDIT.

Report of Special Inspection, Audit, and Examination of the Books, Accounts, Vouchers, and Moneys of the Municipal Corporation of the Township of Sombra, in the County of Lambton.

Upon the authority of an Order-in-Council approved by His Honor the Lieutenant-Governor of the Province of Ontario, the 12th day of April, 1912, A. F. Falls, Chartered Accountant, of the City of Chatham, was instructed and empowered to make an inspection, examination and audit of the books, accounts, vouchers, and moneys of the Municipal Corporation of the Township of Sombra, in the County of Lambton, under the provisions of sub-section 5, of section 9, chapter 228, R.S.O. 1897.

In pursuance of the said authority and instruction, the said A. F. Falls hereby reports that he has made an inspection, examination and audit of the various accounts of the said Corporation.

The audit is made upon the petition of certain ratepayers, addressed to the Provincial Municipal Auditor.

The petition requests that the examination be made for the following reasons:

(1) That your petitioners have reason to believe for a number of years past great irregularities have existed in the management of the financial affairs of the said Township of Sombra.

(2) That in the matter of the drainage works of the said Township of Sombra, large sums of money have been improperly and wrongfully paid out of the general funds, used, and paid out therefor, whilst in many cases sums of money remaining as surpluses or unexpended balances have not been rebated to the ratepayers entitled thereto.

(3) That there is every reason to believe that the financial affairs of the said township have been conducted in a loose, irregular, and unbusinesslike and wholly unwarranted manner, and that gross irregularities have prevailed to a very large extent in connection therewith, thereby entailing monetary loss upon the said ratepayers thereof.

(4) Therefore your petitioners request that a special audit covering a period of ten or more years aback of the financial accounts of the said Township of Sombra be granted upon an early date unto them.

Scope of Audit.

The inspection and examination under the authority of an Order-in-Council covers some items in the accounts of the Municipality since 1891, and the Tax Rolls, vouchers and general accounts since 1902.

W. H. McGhee has held office as Clerk since the fall of 1902, succeeding Orra Bishop, who had held the office for some years previously.

W. H. McGhee has held office as Treasurer continuously during the period covered by this audit; since the fall of 1902 he has held the two offices combined of Treasurer and Clerk.

J. J. Kewley has held the position of Collector of Taxes every year for the past ten years.

In conformity with my usual custom, the petitioners, members of council, and other ratepayers, were invited to attend the Regan Hall, Wilkesport, on the 18th day of September, 1912, then and there to furnish such information or make such statements and charges as to them might seem meet, respecting the conduct of the municipal affairs of the said township. The meeting was well attended by ratepayers, over 80 giving evidence under oath. The taking of evidence of the Clerk, Reeve and others, was deferred till the next day. No specific charges were preferred. The complaint was made, however, that the drainage accounts generally had not been kept properly; that surplus on drains had not been refunded; and that ratepayers were inconvenienced by delay in getting payment of orders for services and materials.

There was more complaint on the manner in which the payment of orders was delayed than on any other subject.

With reference to the four complaints in the petition, these will be dealt with in their order.

Management of Financial Affairs.

(1) There is good ground for complaint as to the manner in which the financing was done. This subject is further dealt with under complaint (3) which also deals with financial affairs, and elsewhere in this report.

Complaints *re* Drainage Accounts.

(2) The complaint was made that items were charged to the General Funds that should be charged to Municipal Drainage accounts. On looking into the accounts I found that while some items were charged to the General Funds of the Township that should have been charged to drains, there were also items charged to drain accounts which should have been charged to the general funds.

The complaint of money remaining as surpluses and not being refunded to ratepayers is well founded. The method of handling surplus on drains is the worst I have ever seen in any township. The ratepayers who attended the Council meetings or were persistent got an order for their rebates, while others on the same drain have not yet been paid. The township has been ignored as a contributor to drains where refunds were made. This subject is further dealt with under the head of Drains in this report.

Financial Affairs.

(3) There was good ground for complaint in the manner in which the finances of the township have been handled. Never in all my experience have I seen the finances of a municipality handled in the way they have been carried on in the Township of Sombra.

Money was advanced under the Tile Drainage Act before it was borrowed from the Government by the issue of debentures. Since this audit was petitioned for in February, 1912, Tile Drainage Debentures have been sold to the Government to the amount of $3,800.00. These did not cover the full amount of the advances to borrowers for the years 1909, 1910 and 1911. In 1909 $1,600.00 was lent, and the general funds of the township provided the money till the debentures were issued and sold in February, 1912. In the same way in 1910 $1,000.00 was advanced, and in 1911 $1,300.00. This same method has been going on in 1912. Money was lent to ratepayers in this illegal way while debentures, payments to schools and

others were delayed for lack of funds. The delay in the collection of taxes is one of the most unsatisfactory features in the financial affairs of the township. For many years it has been the custom to allow over 90 per cent. of the taxes on the roll to remain uncollected till the following year. Not once in the past ten years has the Tax Roll been returned before October 17th of the year following that to which the roll referred. The roll of 1910 was not returned till February 5th, 1912. This report has been delayed for months by reason of the fact that the 1911 Tax Roll was not in the Treasurer's hands and the work could not be completed to December 31, 1911, without it.

Other items in reference to finances are mentioned elsewhere in this report.

Previous Petition.

A number of the petitioners complained that an audit had previously been petitioned for and an appointment made, but the work had never been carried out nor any report made. They referred to a petition in 1905 and an appointment which is still outstanding. Had an audit of the books been made at that time, a considerable sum would have been saved to the township which has been lost in the years since, by the delay in collecting taxes and other illegal methods that are in use at the present time.

Assessment and Collector's Rolls.

The Assessment Rolls have been compared with the Collector's Rolls for each year covered by the audit, with the exception of 1907 and 1910, and have generally been found accurate. A number of items were omitted from the Tax Roll of 1908 which were contained in the Assessment Roll. These items are as follows:

Name.	1908. Description.	Omitted from Tax Roll.
Davis & G. H. Wise, S. ½, L. 30, C. 10, assessed for $2,200; in the Tax Roll only as $1,600		$600 00
Noble G. Lindsay,	Business Tax	250 00
Samuel Selman,	" "	250 00
Hugh Selman,	" "	250 00
Geo. Chapman,	" "	250 00
Frank Kilbreath,	" "	250 00
Geo. Harrison,	" "	250 00
Jno. Hambridge,	" "	250 00
W. Cain,	" "	250 00
Total		$2,600 00

The minutes of council in reference to the Court of Revision on 1908 Assessment Roll are as follows: May 25, 1908. "The Court of Revision on the Assessment Roll was opened and members sworn. Moved by Mr. Roebuck, and seconded by Mr. Hayes, that Mr. Grant be chairman. Carried. There being no appeals against the assessment, the assessment was confirmed, after a few changes in ownership was made and a number of dogs struck off."

From this minute it will be seen that the items mentioned above have been omitted from the 1908 roll without any authority.

The complete schedule or summary of the Collector's Tax Rolls, necessary to comply with statutory requirements, does not appear in any roll since 1895, and was omitted every year covered by this audit. A statement is made in the roll in

lieu of the complete summary, giving the amount on the roll, but does not show the amount collected on the roll against the lands for each drainage by-law, but only gives in one amount the total on the Collector's Roll against lands for all drains. The amount for each School Section is detailed.

Owing to the manner in which this summary was made, it was necessary to analyse for each year the levy against every drain, school section and all special levies on the rolls, and this entailed a great deal of work.

The large number of drains in the township has compelled the Clerk to enter assessments of more than one by-law in the same column of the Collector's Tax Roll, with a memorandum for distinguishing purposes. This has entailed much extra work upon the Clerk in preparing the rolls. It could be avoided in the future if the rolls were made specially wide, with sufficient columns for each dainage by-law against any one description of land.

The Collector's Rolls have been checked with the amounts accounted for in the books of the Treasurer. Entry is made in the back of the rolls of the Treasurer's settlement with the Collector, but there does not appear in the roll of any year the Collector's sworn statement as required by the act, in reference to items returned to the Treasurer uncollected. The duplicate statement of Collector's settlement is not filed with the Clerk as required by the Act. The Clerk, who is also Treasurer, notifies all those whose taxes have been returned unpaid. It was pointed out to the Treasurer that in not one instance in the past ten years has the Collector made any declaration whatever on the return of the roll. This lax method, if continued, may cause the township serious financial loss.

The rolls have been yearly returned to the Treasurer too late to have the percentage added to the arrears in the County Treasurer's office. To overcome this difficulty the unique method has been adopted of returning to the County Treasurer in April each year arrears against lands which the Collector thinks he will be unable to collect, as if the roll had actually been returned to the Township Treasurer at the proper time. In some instances arrears against lands have been returned to the County Treasurer by the Collector, in April, as unpaid, and the money afterwards accepted by the Collector from the taxpayers. The County Treasurer was not notified of these payments to the Collector.

The Assessment Act has been disregarded by the Township of Sombra in connection with the tax rolls to a greater degree and in ways more likely to cause the township trouble and loss than I have found in any other townships which it has been my privilege to audit. Some items, returned by the County Treasurer to be placed on the rolls, have not been entered at all, causing a loss to the township. A few items which the Collector failed to collect on the roll one year were arbitrarily placed on the roll of the following year without any legal authority.

The present Clerk continued to make up the rolls in the same manner as his predecessor had done in 1901 and 1902. In 1895 the roll was made out, and every drain levied for was detailed in the schedule or recapitulation of the roll, but after that date no details of the total levy against each drain appears on the roll of any year. The rolls are never delivered to the Collector on October 1st, the time stated in the Act.

During the past few years many changes have been made in the rolls after they were in the Collector's hands.

The date taxes are paid is very seldom entered in the Tax Roll; it should always appear.

The Collector never added the rolls but took for granted that they were correct. It was found that the settlements on the rolls of 1907, 1908, 1909, 1910 and 1911 were not in accordance with the amounts the rolls contained when correctly added and totalled. The differences were gone over in the presence of the Collector and Treasurer. Some items were entered on the roll but not extended in the total, and so were not collected. These items are included in the statement of "Drainage Levies Omitted from Rolls," "Schedule 4,"

As a result of the examination of the rolls, it was found there was due the township from the Collector, after allowing him for all items not extended or included in the amount which he collected, the following amounts for the years 1907, 1908, 1909, 1910, and 1911:

Year.	Amount.
1907	$153 46
1908	415 19
1909	364 86
1910	22 45
	$955 96
Less error in 1911	22 56
Total due by Collection	$933 40

Some of these differences would have been discovered if the tax rolls had been added by the Auditors when they checked the Collector's settlements with the Treasurer.

The Collector, in his evidence in regard to the rolls, stated: "I was not aware that I had not settled in full for the rolls of 1907, 1908, 1909, 1910 until my attention was drawn to the same by the Government Auditor. I never added the pages of the rolls through to see that they footed up the total as certified by the Clerk."

"If the Council would adopt a more modern system than has been used in the past of insisting on the more prompt collection of taxes, they could be collected very much earlier and more satisfactorily to the township."

The Collector was altogether too modest in what he stated above in regard to delay in the collection of rolls. The fact is that for twenty years the ratepayers have been allowed to delay the payment of taxes by the Council not insisting on the rolls being returned as the law directs. Each succeeding Council has been more lenient in that respect, and the present method cannot be too strongly condemned. The Collector is not to blame entirely for the delay. Members of the Council and Reeve have interfered from time to time by requesting the Collector not to be too hard on different ratepayers in reference to their taxes. This interference has tended to delay the Collector. If the Council would appoint the Collector, give him his roll at the proper time, and not interfere with his living up to the law, but rather insist that the taxes be collected as the law directs by passing a by-law imposing a penalty on taxes unpaid on December 15th or January 1st, the present conditions could be remedied, and the finances of the township benefitted.

On March 13th, 1911, the minutes of the Council meeting include the following motion:

"Mover by Mr. McRae, and seconded by Mr. Hinnegan, that the Clerk be authorized to notify the Collector to pay into the Treasury at least $10,000.00 before the next meeting."

This shows that the Council were responsible for the delay in the collection of taxes by not insisting on the return of the roll at the proper time.

On June 12th, 1911, a by-law was passed imposing 5 per cent. on all taxes unpaid on June 30th.

On December 12th, 1911, the motion of Hinnegan and Armitage, that the Clerk notify the Collector to return the roll by Friday next was passed. This refers to the 1910 roll.

On February 5th, 1912, notice was published imposing 5 per cent. on all taxes unpaid on March 15th, 1912.

The tax notices which the Collector sends out do not contain anything about penalty for delay in payment of taxes. This has been drawn to the attention of Neil Grant, the present Reeve, in conversation, and has been also communicated to him as Reeve by letter in ample time to have a proper by-law passed by the Council imposing penalty for delay in payment of taxes for the current year and to have this printed on the tax notices. If this is neglected the Council of 1912 are to blame.

After the Council pass a by-law they have no right to interfere with it by personal interview or by resolution of Council.

The delay in the collection of taxes has caused a loss to the township by people moving away and the money not being recovered. The interest paid to the County on County Rate and interest on advances and deferred payments to others, also amounts to a considerable sum of money, and besides, the ratepayers have been put to much inconvenience by delay in getting paid orders for material and labor.

The Contractors on drains and other work are asking more for their work by reason of the fact that they have frequently to go more than once for their money after it is earned and the order is passed.

Debentures.

The manner in which the debentures were issued for some of the drains is unique. Some were issued payable in two, three, or four payments, but for some unexplained reason instead of the principal sum maturing yearly they were sometimes made with the principal sum payable every second year, although coupons payable yearly were issued for the interest. All the debentures issued in this irregular way have matured and are paid: the practice is now discontinued.

Debentures maturing yearly are now issued with the interest and principal included. This is perfectly regular, but the debentures do not in every instance conform to the amount called for in the by-law. When issuing debentures on drains on which ratepayers have commuted their levy by paying cash, the amount commuted should be deducted from the amount the by-law calls for, and debentures issued for the balance only. This has not been done, but debentures are issued for the full amount of the by-law, thus creating a liability of the township till the debentures are paid.

On some drains no debentures were issued or sold, although the by-law provided for them. In such cases the amount expended on the drain has been advanced from the general funds of the township, thus depleting them till the whole amount advanced was collected on the roll.

There has been the same dilatory way of meeting debentures at maturity that has occurred in the other affairs of the township.

The attached statements show the amount of outstanding debentures as well as the debentures and coupons past due and unpaid as at December 31, 1911. The

last debenture on the Dobie Drain, which matured on August 1st, 1910, amounting to $535.70 and interest, was unpaid on December 31, 1911.

Reference in regard to the irregular methods of handling the Tile Drainage debentures is referred to under the heading of Tile Drainage.

Tile Drainage.

By-law No. 14, passed June 2nd, 1890, provided for borrowing $4,000.00 under the Tile, Stone and Timber Drainage Act. Many of the ratepayers took advantage of this and borrowed in sums ranging from $100.00 to $200.00. In the year 1907, the amount provided under the by-law, viz., $4,000.00, was all loaned, but only $3,900.00 debentures were sold. In 1909, $1,600.00 was loaned to ratepayers, in 1910 $1,000.00 and in 1911 $1,300.00, a total for the three years of $3,900.00: this was loaned to ratepayers before by-law No. 30, September 27, 1911, was passed by the Council authorizing the loaning of an additional $6,000.00.

From the above it will be seen that the officials have lent money under this head before it was provided for by by-law, and loaned the money for years out of the general funds, before providing the amount by sale of debentures. The act is very clear that the money is not to be paid to the ratepayers till after it is borrowed by the Municipality. Section 4 of the act is as follows: "The debentures may be issued and sold by the Municipality from time to time, for the purpose *only of lending the proceeds* thereof for tile, stone or timber drainage, as hereinafter provided, as money is required for that purpose."

The action in regard to the handling of the tile drainage loans and levies on the rolls has not been regular. There has been as much as $4,000.00 of the general funds loaned at one time before debentures were issued and sold to the Provincial Treasurer. This is one reason why the Township Treasurer was not able to pay bills on time or the School Sections their money when due.

Errors have occurred in placing levies on the rolls for tile drainage loans; these omissions occurred during the incumbency of the past Clerk as well as during the time of the present Clerk.

The amounts omitted from the rolls must be collected, and as the by-law provides for their collection against the lands on which they were borrowed, the amounts omitted must be placed on the next roll. They cover a period of eight years and amount to $191.36, details of which appear in Schedule 5 of attached statements.

In some instances the omissions were owing to the fact that the ratepayers borrowed more than $100.00 and the levy on the roll was only $7.36, the annual collection for $100.00. In most cases the amount was not entered on the roll at all.

In February, 1912, after the audit was petitioned for, the township borrowed $3,800.00 from the Government on tile drainage debentures, but that was $200.00 short of the amount improperly loaned to the ratepayers up to December 31, 1911. Since January 1, 1912, ratepayers have borrowed $1,700.00 more, so that there is $1,900.00 for which debentures are now being issued to recoup the general funds.

At the meeting on September 18, 1912, when the petitioners, councillors, and others were present to give evidence under oath, the manner of handling the tile drainage transactions and other irregular methods that had been customary was fully discussed and the effect on the township finances explained. While the meeting was called for the purpose of getting information or lodging complaints in regard to any of the township affairs, I used it as a means of conveying to the members of the Council, officials, and others, information in regard to any matters

pertaining to the affairs of the Municipality that any of those present desired to ask any questions about.

The officials and members of the Council are now fully aware of the improper way that the tile drainage loans have been handled, and have no excuse for following the footsteps of their predecessors in future dealings.

The condition in which the Tile Drainage Levies were made necessitated analysing all the Tile Drainage Levies on the tax rolls since 1891, a period of over twenty years, occupying a great deal of time and adding considerably to the expense of the audit. The Clerk has been provided with a Tile Drainage Levy Book which will enable him to keep a proper record in future.

The manner in which the coupons on tile drains, which are due August 1st, each year, have been paid to the Ontario Government is in keeping with the way many other liabilities of the Township have been met. Since 1907 the delay in payment has been greater than in former years, and as time goes on the payments are deferred more each succeeding year as will be seen by the following:—

Date Due.		Amount.		Date Paid.
Coupons due, August	1, 1906	$198 72	Paid, October	5, 1906
" " "	1, 1907	198 72	" August	23, 1907
" " "	1, 1908	287 04	" Jan.	2, 1909
" " "	1, 1909	287 04	" Oct.	2, 1910
" " "	1, 1910	287 04	" Oct.	2, 1910
" " "	1, 1911	287 04	" June	7, 1912

To properly carry out the provisions of the Tile, Timber and Stone Drainage Act, a by-law must be passed making the loan, then debentures are issued and sold to the Government, and the proceeds of the debentures loaned after they have been received and the Inspector has made his report. The Council have no right to lend the money before they get it by the sale of debentures.

Award Drains.

There are number of award drains and agreements under the Ditches and Watercourses Act.

The work in connection with award drains has been performed by the Clerk since 1902 without fees or other remuneration, except in a few instances after 1905 when the engineer in his report allowed small fees for the Clerk. It is my opinion that the Clerk is entitled to be paid for the services he performed since 1902 under this head. Sub-Section 2 of section 4 of the Ditches and Watercourses Act states: "The Council of every Municipality shall, by by-law, provide for the payment to the Clerk of the Municipality of a fair and reasonable remuneration for services performed by him in carrying out the provisions of this Act, and the Council shall also by by-law, fix the charges to be made by the engineer of the Municipality for services performed by him under this Act."

The council have fixed the remuneration of the engineer, but have disregarded the part of the sub-section which applies to the Clerk. This is a liability not included in the attached statements because the Council are the body who have authority to fix the amount. In my opinion $25.00 per year at least should be paid for these services.

The Act requires seven per cent. to be added to all items under award drains placed on the tax roll for collection. This has never been imposed. The council or any officer have no authority to interfere with the collection of this percentage, the wording of the Act being very clear.

The record of the award drains has not been kept in a proper book in the past. The Clerk had a book for the purpose but had not used it; all drains under the Ditches and Watercourses Act should now be properly recorded whether they are proceeded with by agreement or by an engineer's report.

School Accounts.

The Treasurer of each of the School Sections in the Township was notified to bring his books to Regan's Hall, Wilkesport, on September 19th, 1912, so that the amounts paid through the Township and County Treasurer could be checked in the books of the School Section entitled to the same.

The Treasurers of nearly all the School Sections appeared with their books. The examination disclosed that there were very few of the sections which required bond from their Treasurer. They all complained that they never could get the money for the section when it was due and usually did not get it until it was urgently needed to meet the payments to teachers and others; as a result they never had funds enough on hand to warrant them opening a bank account. The following discrepancies disclosed are brought to your notice.

School Section No. 7.

July 9, 1909, in School Cash Book	$100 00
This appears in Township Audit Report, p. 26, as	125 00
October 7, 1910, in Township Audit Report, p. 25	100 00
This does not appear in the School Cash Book.	
This section had on hand, not cashed:	
Legislative Grant, 1911	214 85
County " 1911	14 85

The Secretary was unable to attend personally on September 19th, 1912, but sent his books; he has been communicated with and when in Sombra on November 16th, 1912, I called at his office with the vouchers of the items mentioned but he was away from home.

School Section No. 8.

July 1, 1907, in Township Audit Report, p. 30	$10 00
This does not appear in School Cash Book.	
December 20, 1907, in School Cash Book appears	100 00
as received from the Township Treasurer, which is not in the Township books under that date.	

It is possible that the Treasurer has mislaid the receipt for this item of $100.00 and has never made entry for it in his cash book.

The delay in collection of taxes has been a great inconvenience to the School Sections, some of which had to borrow money to meet their payments.

Schools.

The balance due School Sections on December 31, 1911, as shown in the printed audit report in most instances represented the amount necessary to carry the section for a year. These balances have been changed by this audit as follows:—

School Section No. 7 is credited with $47.98, short credit for 1908 levies.

School Section No. 8 is credited with $333.13 (grant of 1909 $300.00 omitted and short credit of 1910 levies $33.13.)

School Section No. 15 is credited with $27.06 short credit of 1908 levies.

School Section No. 20 is credited with $48.98 short credit of 1908 levies.

Union School Section 22 is credited with $11.54 short credit of Grant of 1909.

Union School Section 23 is credited with $57.05 short credit of 1911 levies and charged with portion of debentures due Dawn Township $61.98 for 1910 and $61.98 for 1911. This section must be charged in 1912 and 1913 with $61.98 the remaining portion due from this section for debentures issued by Dawn Township.

School Section No. 25 is credited with $45.75 short credit of 1910 levy and charged with $25.60 over credit of 1908 levy. It is also charged with debentures and coupons omitted to be charged in 1906 and 1907 amounting to $121.50 and $117.00 respectively.

The manner in which the School Debentures have been handled was not uniform. In some instances special levies were placed on the roll but most frequently the debenture was provided for in the regular school levy.

Instead of the debenture being charged to the School Section Account it was in most instances deducted from the amount the section should be credited with; from the above corrections it will be seen that in some cases the section had not been charged with the debenture at all.

The proper way is to credit the School Section with all the levy on the roll as well as the Township grant, and to charge the section with any debenture that matures that year. The method of deducting amounts chargeable to sections from the levy and grant is not a proper one.

Matters of Policy.

I received a number of suggestions and complaints from ratepayers in regard to the action of the council and officials in matters of policy such as:—

Assessments for drainage purposes not being just. Errors by engineers in over assessing lands for drains. Omissions to discover or correct errors in assessment or act on appeals at Court of Revision. That some old matters in regard to Schools, Drains and Assessments be revived. These have not been considered as they were too old or did not come within the scope of an audit of this character.

Drainage Accounts.

A careful examination of all Drainage Accounts has been made. They were found to be mixed, and accounts had to be made in detail of every municipal drain in the Township in order to get the standing of the accounts and place the result of this audit before the ratepayers and officials of the municipality.

To keep drain accounts correctly, it is necessary to have a separate account for the receipts and expenditures under each by-law where the area of territory or assessment varies from that of any previous by-law on the same drain. This has been disregarded in the accounting of the affairs of this Township.

There was no map in the Township showing the location of drains and the different parts of the drains and it was necessary for me to make a map of the Township locating all the Municipal drains.

The original Drainage By-laws are kept by the Clerk but are not transcribed in the books for that purpose, nor is a Drainage Levy Book kept, and this

accounts for so many omissions from the roll. To ensure the proper levies against drains under the by-laws being placed on the rolls in future, a Drainage Levy Book has been procured and the schedule of each drain written in the book in detail by me, showing the amount to be levied against each description of property and the years that they are to go on the roll, for every drain against which levies are to go on the roll of 1912 and each succeeding year, as provided in the by-law. Included in this book are all 1912 by-laws which have been passed. This book was delivered to the Clerk on November 16th, 1912, so that he might place the levies for all drains on the 1912 roll and prevent omissions as had taken place in previous years.

If the Clerk will copy into this book the schedule of each drainage by-law after it is passed by the Court of Revision, or County Judge in case of an appeal, he will avoid many errors that have been made in the past.

This Drainage Levy Book and the map of Municipal drains provided with this report should be a lasting benefit to the Township as a result of this audit.

The annual Audit Report should show the transactions in each drainage account in detail under the name of the drain to which they refer, in the same manner as is shown in each of the School Section Accounts, giving the balance at credit or overdrawn. Had this been done in the past the ratepayers and members of the council would have seen the standing of each drain account. There is no objection to showing in the Audit Report the different items expended under the head of Local Drainage, but each drain account should also be shown clearly. In order that this may be done in the future a new ledger for Drainage Accounts is provided with this report in which are opened accounts for each of the active Municipal Drains.

The Treasurer should see that each drain account is charged with every item expended on it, and also that any credits are posted to the drain accounts in the ledger starting from December 31, 1911, the date at which the balance is shown.

The attention of the Council is drawn to the fact that many of the irregular methods of conducting the affairs of the Township are still being carried on and that immediate steps should be taken to see that the affairs of the Township are properly conducted.

The Drainage Levies to meet debentures should be collected in the years that the debentures mature. This has not been the case, but collections were made a year in advance of the maturity of a number of debentures; this constitutes a liability which is shown in the attached statements. The same remarks apply to Tile Drainage as the debentures were not issued at the time loans were made but in some cases were not sold till three years after they should have been.

Bonds have not been required to be furnished by contractors on drains. This too frequently results in the work being slighted, and in loss to the Township.

Drains.

Allan.

This account shows an overdraft before the last by-law was passed. An amending by-law should be passed to collect the amount, viz: $124.63.

Annett.

There was a surplus of $53.94 to the credit of this drain account. As the drain is being repaired under a new by-law, the surplus should not be distributed

till the new work is completed, then, if after charging all items, a surplus remains, it should be distributed according to the Act. The Clerk omitted to place for collection on the roll of 1908 nearly the entire levy against lands on this drain. These are included in attached statement of Levies Omitted from Rolls, "Schedule 4."

Arnold.

This drain shows a surplus of $197.09. Refund was made in 1908 and another refund is being made in 1912. In refunding, the Township's portion must not be lost sight of, as was done when refunds were previously made. The General Funds of the Township are just as much entitled to its proportion of the surplus as any ratepayer. The general ratepayers of the Township are affected when the Township does not get its proportion of refund of surplus.

Arnold No. 2.

This drain shows an overdraft of $12.35 which should be collected unless the drain is soon to be repaired.

Arnold No. 3.

The Overdraft of $41.09, which does not include any fees to the Clerk, must be collected from the ratepayers entitled to pay for the same. It is the duty of the Clerk to see that these are placed on the roll. The Municipal Drainage Act is clear in the matter of collecting on by-laws not gone on with. This should go on the roll immediately.

Babcock.

This drain shows a surplus of $39.30. Errors were made by the Clerk in placing the levies of 1907 and 1909 on the rolls. The amounts are included in the statement of "Drainage Levies Omitted from Rolls" in this report and must be collected.

Bailey.

This drain shows a small surplus of $32.65. The Clerk made an error in not placing the amount against S ½ L. 17 C. 7 on the roll for the years 1907, 1908, 1909 and 1910, which is included in statement of Drainage Levies "Omitted from Rolls," "Schedule 4." The amount must be collected.

Barnes.

This drain shows a surplus of $120.92. Complaint was made that orders for their proportion of surplus have been made out to some of the ratepayers, and others who have not got orders cannot get the amounts due them. I find that some of the orders for surplus have been issued. The Clerk or Council have no right to discriminate, and no rebate should be paid to any ratepayer on a drain unless all the orders are issued. An order should also be issued for the amount due the Township General Funds, just the same as to any ratepayer. The Treasurer will put the amount of Township's portion to the credit of General Funds among his receipts for the year. There are some omissions to place levies on the roll for this drain which must be collected.

Bawden.

There was a surplus on this drain which has now been absorbed by charges against the account for repairs to the drain, which are now going on and for which debentures have not been sold. When the drain is completed the debentures should be issued only for the amount the account is overdrawn after all charges have been made.

Becher.

This drain is no longer the Becher drain, but is included in the last engineer's report as part of the Reed Becher drain and must be so traced in future, unless altered by another engineer's report. The overdraft of $52.37 must be placed on the roll and collected from the ratepayers of the old Becher drain.

Bennett.

This drain shows a surplus balance of $64.85 prior to 1904, and $69.24 on the last repair, a total of $134.09. These surpluses must be treated separately, as in 1904, 1905 and 1906, some of the ratepayers were paid their portion of the old surplus while others have not yet got the amount due them. Care must be taken to see that those already paid are not included in the distribution of the balance. There were omissions from the roll on this drain in 1910 which must be collected.

Bishop.

This drain shows a surplus of $52.25.

Robier.

Overdraft of $138.85 should be collected promptly.

Booth Creek.

This is a Dawn Township drain for which no by-law has been passed in Sombra. Although Dawn was paid in 1911 $212.73 on this drain, no effort has been made to collect against the people assessed for the payment of the same. It is sheer neglect on the part of the Clerk to prepare by-laws and not have them passed, and take no steps to place the levy on the roll. Dawn Township have since passed another by-law to repair this drain and are going on with the work. The overdraft on this drain now stands at $221.98.

Botting.

This drain was only constructed as far north as the centre of N ½ Lot 24, Con. 5, by action of the Council and the assessment varied accordingly at the Court of Revision. It is now completed and should have prompt attention. Chatham Township are to contribute $64.96. The unexpended balance amounts to $233.56, and after receiving the amount due from Chatham, the final balance should be refunded pro rata to the parties assessed under the original by-law.

The debenture register shows seven debentures issued, but the Lambton Loan & Investment Co., who purchased the debentures state that they only purchased six debentures. The Clerk states that the seventh debenture was destroyed. This debenture should have been cancelled and held as evidence of its not being used.

Bowles Gully.

This drain has a small surplus of $43.90.

Browning.

This drain has a small overdraft of $5.17.

Brown.

There are two drains by the same name, and separate accounts must be kept. Brown Lot 4, Con. 8 and 9 has a surplus of $17.99.

Brown Con. 15, after crediting the tile that was used in the Moffat drain, is overdrawn $10.25.

Bruce Startton.

This drain has a small surplus of $18.00 which will be reduced when the Clerk's fees are charged. The Clerk neglected to get an order for his fees on this and a number of other drains. This was levied for in 1911 in error which should be refunded.

Buckingham.

This drain has a surplus of $83.94. There was an omission of part of the levy of 1910 which will have to be collected on the next roll.

Burch.

This drain has a credit balance of $182.55 but is not completely finished. The engineer's fees were not charged in 1911. The final surplus or deficit should have prompt attention.

Bourgua.

This drain has a surplus of $106.70. In 1909 there was an omission from the roll, see "Schedule 4."

Burgess.

This is a Chatham Township drain of 1908 which assesses some of the lands and roads of Sombra. An appeal was served against Sombra assessment, but on November 2, 1908, on motion of Council, the appeal was withdrawn. Sombra Township owe Chatham Township $101.52 for which no by-law has ever been passed by Sombra. The Clerk in his evidence under oath, stated "Burgess, Chatham Township drain. No by-law was ever passed by Sombra and the amount

due Chatham Township has never been paid them nor levied on the roll. No settlement has ever been made with Chatham Township since 1902 the time I became Clerk nor for some years before that."

Burr.

This drain had a surplus. A by-law was passed to meet the exact cost of construction. This has been acted on, the amount collected on the Tax Rolls being less than that contained in the original by-law, thereby refunding the surplus by deduction on annual levy. In 1910 there were omissions from the roll which are included in the attached statement of "Drainage Levies Omitted from Rolls," "Schedule 4."

Burman.

This drain has a small credit balance of $9.95 but is now being repaired under a new report and by-law.

Capes.

This drain account is overdrawn to the amount of $64.25. In 1910 there was an item omitted from the Tax Roll.

Carroll.

The surplus on this drain is $46.63. In 1910 there was an item omitted from the Tax Roll.

Chapple.

There is a credit balance of $12.99. The Clerk has not collected his fees on this drain.

Chrysler.

This drain account is overdrawn $48.43 and the amount must be collected by an amending by-law. The Clerk has not collected his fees which when paid will increase the overdraft.

Churcher.

This drain account is overdrawn $138.09 to which must be added $7.00 Clerk's fees for which he has neglected to have an order passed. There is $133.00 due from Chatham Township which has not been collected. It is absurd to allow accounts to run for years with other Townships without collecting them. Immediate action should be taken to collect this amount. In 1910 a part of the levy was omitted from the Tax Roll by the Clerk.

Conlon.

There is a surplus of $80.90 to the credit of this drain. In 1910 the Clerk omitted an item from the Tax Roll.

Cottell.

This drain account is overdrawn $11.56, which will be increased when engineer's fees are paid. The amount overdrawn must be collected as the ratepayers were to pay the expense and do the work themselves.

Crooked Creek.

This is the same as drain by the name of Elsom.

Currie.

There is a surplus of $58.56 on this drain account. There was an omission of part of levy on the Tax Roll of 1904.

Dagneau.

This drain has a small overdraft of $1.65.

Dawson.

This drain has a surplus of $124.36.

Devon.

This drain has a surplus of $30.55.

Dobie.

There is a large overdraft amounting to $791.36 on this drain account. It should be promptly collected by an amending by-law. Chatham Township claim $834.44 under a by-law of October 21, 1907, for Sombra share. Sombra resisted this, and I am informed that the matter has never been decided by the Referee.

Dupuis.

This drain has a small overdraft of $11.50 which must be collected.

Elliott.

This drain has a small overdraft of $2.68 which will be increased when Clerk's fees are collected. The Clerk neglected to have an order drawn for his fees. He also omitted some levies from Tax Rolls of 1908 and 1910.

Elsom.

This is a Dawn drain, which is sometimes called Crooked Creek. There is a small credit balance of $16.50 which will be reduced when the Clerk gets his fees which he has neglected to draw.

Emery.

This drain was not proceeded with. The account is overdrawn $26.50 and must be collected from the ratepayers. The minutes of council, June 24, 1905, show

that the drain was abandoned after the withdrawal of John Reid from the petition. The Clerk has not placed the amount on the roll as directed by section 20 of the Municipal Drainage Act, and this should be levied, as directed by the Act, on the next roll.

Farr.

This is a Moore Township Drain. In 1906 Moore Township paid over to Sombra, a surplus which was distributed to Sombra ratepayers, but the Township of Sombra General Funds got no part of the surplus although it was justly entitled to its share.

Fauser

This is a Chatham Township Drain under by-law of October 13, 1906. They claim $277.99 from Sombra. There has not been any by-law passed by Sombra nor levies made on this drain. The account is overdrawn $8.00 and no further delay should take place in getting the by-law passed and overdraft collected, as the Clerk in his evidence stated that the suit over the drain had been settled.

Firman.

The drain formerly known by this name is now part of the Burman Drain.

Forbes.

This drain account is overdrawn $48.39 and an amending by-law to collect the overdraft should be passed.

Fournie.

This drain has a credit balance of $807.90 as the debentures were sold in December, 1911, to provide funds to repair, and the contract has since been let at a figure that will exceed the amount for which debentures were sold. When the work is completed an amending by-law will have to be passed to collect the amount of the deficit.

Grape Run.

There were suits over this drain, the judgment being that the drain should be completed and the expense borne by the General Funds of the Township. A special levy should be made for this so that the Village of Sombra will bear their share of the costs. The balance at credit of this drain account amounts to $445.55. There were two Commissioners on the drain and had the engineer been appointed Commissioner, in all probability the Township would have been saved a large amount of money.

Grant.

This account is overdrawn $49.07. An amending by-law must be passed and collections made.

Gray.

This account is overdrawn $104.86 and this must be collected by an amending by-law.

Green.

This drain has a surplus of $123.39. The Clerk omitted some items from the Tax Rolls.

Griffith.

This drain has an overdrawn account of $175.84 which must be collected by an amending by-law. In 1908 there was no levy at all in the Resident Tax Roll against this drain, this was an omission on the part of the Clerk, and the amount will have to be collected on the next roll.

Hall.

This drain covers what was previously the Phibbs and part of the Hagan Drain. The account is overdrawn $688.02, and although the Clerk has a memorandum in his book that the by-law was to be amended, nothing has been done. The careless neglect of the Township affairs is astonishing. The members of the Council should know that they have a duty to perform to the ratepayers and that the financial obligations of the Township cannot be met unless the overdrawn drain accounts are levied for and collected. An amending by-law should be passed at once.

Harris.

This drain showed a surplus in 1905 of $80.49; some of this has been refunded. No order for refund of surplus should be made out unless it is made out for every ratepayer and all treated alike. A new by-law is now passed to repair the drain.

Hagan.

This drain is part of the Phibbs Hagan Drain. The amount of overdraft $39.49 must be collected by an amending by-law against those originally assessed for the Hagan Drain.

Hayne.

This drain account is overdrawn $133.60 which must be collected by an amending by-law. The Treasurer was paid $100.00 by J. W. Young who commuted his taxes. This amount does not appear to be accounted for in the books of the Township. It is charged to the Treasurer in schedule 8 (A) attached, and is referred to elsewhere in this report. In 1908 most of the levies against this drain were omitted by the Clerk in error from the Tax Roll.

Hargrove.

This drain is overdrawn $19.25, and the overdraft must be collected by an amending by-law. A bridge was given by the Council which has been taken out of the drain account and charged against General Funds of the Township as it was not covered by an engineer's report and cannot be legally collected from the ratepayers on the drain.

Henry.

This drain account is overdrawn $35.25. An amending by-law must be passed and the amount collected.

Henry No. 2.

This drain is overdrawn $65.17 and this must be collected by an amending by-law.

Heyland.

This account is overdrawn $211.88 which includes the cost of engineer's report in 1909, which was not acted on, the interested parties agreeing to pay the costs. An amending by-law should be passed at once and the amount of overdraft collected.

Hooper.

This account is overdrawn $18.15 and must be collected by an ameding by-law.

Horley.

This drain account was overdrawn when completed in 1911. By an amending by-law the amount of overdraft was added to the annual assessments. In 1908 the levies against this drain were placed on the roll after the Tax Roll was in the Collector's hands and notices had been sent out. The drain levies were not collected and there were also omissions from the roll of 1910. These errors are included in the attached statement of "Drainage Levies Omitted from Rolls," "Schedule 4," and should be placed on the next roll.

Howe.

This account is overdrawn, the Contractor being overpaid $49.64. James Babcock was the commissioner on the drain and before issuing final orders got a statement from the Treasurer of the standing of the account with the Contractor, and issued an order for the balance, as shown by the Treasurer's statement. The Treasurer's statement was produced by Mr. Babcock when giving evidence under oath, and when checked with the drain account disclosed the fact that the Contractor was paid $100.00 on January 8, 1906, which the Treasurer had not included in his statement on which the commissioner made the order for final payment. The amount overpaid has been credited to drain and charged to James Babcock as the mistake was clearly that of the officials. The commissioner blames the Treasurer, but he received $35.02 for his services as commissioner which duty included the issuing of orders to the contractor for the work done on the drain. There were less than ten orders in all issued to the contractor on this drain and the commissioner should have kept a record of the orders and known how much the contractor was entitled to before settlement was made. Some of the vouchers in connection with this drain are missing, the voucher December 15, 1905, $125.00, was endorsed by George Fox per James Babcock. The balance, after allowing the drain credit for the error in overpaying the contractor, is an overdraft of $180.02 which must be collected by an amending by-law. This drain gives an instance of how the Township has made losses by the manner in which the affairs were and are conducted.

Houson.

This drain is overdrawn $21.26 and an amending by-law must be passed to collect the overdraft. The Clerk had a memorandum in his book "by-law to be amended" but no action was taken.

Hubbard.

This drain has a small overdraft of $5.90 which should be collected by an amending by-law.

Huey.

This drain has a small surplus of $24.45.

Indian Creek.

There is an overdraft of $206.00 which will be increased when compensation is paid to J. F. Selman for which the Referee's consent has not yet been procured. An amending by-law must be passed now to collect the total amount overdrawn, and a by-law also passed to collect the compensation to J. F. Selman after the Referee's order is procured.

Jarvis, 7th and 8th Con.

There are two Jarvis Drains, the one on the 7th and 8th Concession has a small balance of $2.98 to the credit of this account.

Jarvis, 14th and 15th Con.

On this drain there was an award of the Drainage Referee based on a report of J. H. Jones, C.E., and in 1909 a by-law was passed to collect the amount awarded. This was not levied for on the 1910 roll but was placed on the 1911 roll. The balance will be collected on the 1912 roll. The drain account is overdrawn $105.55, but will be credited in 1912 with $116.50, when collection is made on the 1912 roll. This will leave a small balance to the credit of the drain account.

Joiner.

This drain account shows an overdraft of $124.68 on December 31, 1911. There is due from Chatham Township $224.00 less fees $17.00, making a net amount of $207.00 and when this is collected from Chatham Township there will be a surplus. In February, 1912, orders were issued for refund of surplus although the amount due from Chatham Township was not collected. It is absurd to pay out money before the Township collects what is due them. The amount of surplus due the Township has not been taken into account in figuring the refund, and if paid out at the rate the orders were issued the account will be overdrawn after the collection is made from Chatham Township. The Township is entitled to its share of refund the same as any ratepayer.

Johnson.

This is a Moore Township drain on Townline between Moore and Sombra.

Johnston.

This is a new Sombra drain in lots 9 and 10 Concession 5 under by-law of 1912.

Kellam.

This drain has a small surplus of $32.20.

Kilbreath.

This drain account is overdrawn $95.20 and must be collected by an amending by-law. The Clerk did not get an order for his fees on this drain which will increase the overdraft. James Bowles has been charged in 1910 and 1911 rolls with $6.09 too much. The amount of $12.18 should be refunded to Mr. Bowles and charged to General Funds of the Township.

Lambton Tile.

This drain has an overdraft of $31.40 which must be collected by an amending by-law.

Lapish

This drain has a small surplus of $40.56.

Marwood.

This drain account is overdrawn $120.45 and must be collected by an amending by-law. In 1909 this levy was almost all omitted from the Tax Roll.

Marshy Creek.

Under the last by-law no debentures were sold and so the drain account must be credited with $169.30 each year that the levies go on the roll. The levies of 1913 and 1914 should not be made as the 1912 levy will cover the overdraft. A number of levies were omitted from the roll. These are included in "Drainage Levies Omitted from Rolls," "Schedule 4."

Martin.

There is a surplus of $92.47 on this drain account. The Clerk has omitted to get an order for his fees on this drain.

Meyers.

There is a small surplus of $12.45 on this drain.

Moffatt.

This drain is overdrawn $185.02 and must be collected by an amending by-law.

Moffat-Lampman.

This drain has a small credit balance of $9.79. On November 21, 1910, the Court of Revision reduced assessments by $25.00 but did not add the $25.00 to other lands or roads of the Township. This is beyond the power of the Court of Revision, viz., to change the engineer's report.

Moshier.

This drain has a surplus of $147.00. The Clerk did not get an order for his fees on this drain.

Mullins.

This drain is overdrawn $56.15 and this must be collected by an amending by-law.

Murphy.

This drain is overdrawn $350.21 and must be collected by an amending by-law. The 1905 levy was all omitted from the Tax Roll.

McCoy.

This drain now has a credit balance of $54.35 but when the drain is completed there will be an overdraft.

McLennan.

This drain account is overdrawn $75.88, but there is due from Chatham Township, outstanding since 1904 a net amount of $293.00. When this is collected there will be a surplus.

McLennan.

This drain has a small surplus of $29.00.

McClure.

This drain has a surplus of $98.49. In 1912 orders were issued for refunding the surplus without any amending by-law being recorded in the minutes of the Council meetings. The Court of Revision made some changes in the assessment all of which were not given effect to.

McGhee.

There is a surplus on this drain of $96.53.

Government No. 2.

There is a surplus on this drain of $41.39.

Government No. 3.

There is a surplus on this drain of $64.96.

Government No. 4.

There is a surplus on this drain of $38.08.

Government No. 8.

There is a small surplus on this drain of $1.60.

Government No. 9.

This account shows an overdraft of $79.05.

O'Leary.

This drain has a surplus of $258.68. Although orders were drawn in 1912 refunding the surplus, no record of amending by-law appears in the minutes of Council.

O'Mara.

This drain has a credit balance of $21.55.

East Otter Creek.

This account is overdrawn $169.25. The report of Mr. McCubbin has not yet been acted upon. Unless it is gone on with the amount must be collected.

West Otter Creek.

This drain has a credit balance of $2,437.33 the proceeds of debentures. The work is not completed. Costs are to be collected from McDonell and other appellants. This should be done without further delay.

Pacific.

This drain has a small credit balance of $7.50.

Pray.

This drain has an overdraft of $43.65 which must be collected.

Pollock.

This drain has an overdraft of $21.97 which must be collected. A bridge which was granted by the Council without engineer's report is charged to General Funds, as it cannot legally be charged to the drain and collected from the ratepayers.

Powers.

This drain account is overdrawn $94.42 after applying the previous surplus. This must be collected by an amending by-law.

Pretty.

This drain has a small credit balance of $8.14.

Reid-Becher.

There was a suit over this drain which is charged with the judgment and costs. An amending by-law was passed to cover the costs, and debentures sold to provide the funds. The final balance is $31.08 overdrawn. The levy against School Section No. 26 has not been placed on the rolls of 1910 and 1911. The costs have not been collected from Watson. These should be collected without any further delay.

Rivers.

There is a surplus of $159.42 at the credit of this drain.

Ritchie.

This drain is overdrawn $37.64 and must be collected.

Robb.

This drain has a surplus of $140.00. The Clerk omitted to get an order for his fees.

Selman. Lot 14, Con. 14.

There are two drains by this name in the Township.

Selman. Lots 8 and 9, Con. 11 and 12.

This drain has a credit balance of $38.65.

Smith.

This drain is overdrawn $7.11.

Snider.

This drain is now part of Otter Creek. There was $25.00 expended on it in 1907, an amending by-law must be passed to collect this amount.

Summers.

The engineer's report on this drain by H. A. McLean of September 21, 1911, was not acted upon when it was read. The costs must be collected if the drain is not gone on with.

Stokes.

There is a surplus of $41.00 on this drain.

Stacey.

In 1901 one debenture for $144.94 for three years with coupons attached, was issued for this drain. This method of issuing debentures is illegal and has now been discontinued.

Sweeney.

There is a surplus of $302.30 on this drain.

Talbot.

There is a small surplus of $27.20 on this drain, against which the Clerk's fees are to be charged. He neglected to get an order passed for them.

Tomlin.

This drain is overdrawn $71.65 and must be collected by an amending by-law.

Townline.

This overdraft of $128.00 is on account of expenses in connection with surveys in order to secure better outlet for drainage. The agreement was that Dawn was to pay their share.

Towns.

This drain account is overdrawn $28.90 which will be increased when engineer's fees are paid and charged. An amending by-law must be passed and the overdraft collected.

25th Sideroad.

This is a Dawn drain for which Sombra was assessed and the amount paid Dawn in 1911. The account is overdrawn $328.54 and nothing has been put on the Tax Roll to collect this, nor have any debentures been sold. The Clerk in his evidence under oath when asked about this stated "No by-law has been made yet. It has been neglected and no levies have yet been made." A by-law should be passed at once.

Whitebread.

This drain is very heavily overdrawn on account of damages, law costs and judgments paid, for which only a portion has been provided for under the amending by-law. An amending by-law should be passed without delay to cover the overdraft and debentures issued. The amount overdrawn on this drain is $3,567.80.

Wilson.

This drain is overdrawn $48.10 and must be collected by an amending by-law.

Walker.

This drain is overdrawn $16.34 and must be collected by an amending by-law.

Watson.

This drain has a small credit balance of $4.26.

Walton.

This is a Moore Township drain and it is overdrawn $138.00 as there were no debentures sold to provide the money to pay Moore Township. The Clerk has not had an order drawn for his fees. The levy of 1910 was omitted from the roll. Each year for four years when the amount is put on the roll this drain must be credited with $50.00, which is one-fifth of the original assessment. As no debentures were sold the difference between $50.00 and the annual levy against lands and roads is interest which the drain account should not get credit for.

Watson-Tulloch.

This drain has a surplus of $84.55. The Clerk omitted to have an order drawn for his fees on this drain.

Wadsworth.

There is a credit balance of $31.25 on this drain account.

General Remarks on Drains.

It must be remembered that this report covers the transactions of the Township to December 31, 1911, and payments that have been made since that date will affect the accounts as shown in the statements accompanying this report. This must not be lost sight of when preparing amending by-laws to collect overdrafts or in distributing surplus.

In every case where refunds have been made where the Township is assessed on the drain the Township has lost money by surplus being paid out to ratepayers on lands only, the Township assessment not being taken into account. If in future the surplus on drain accounts is only refunded by a deduction of the levy on the rolls instead of payment by cash, it would be in the best interests of the Township.

The liability of the General Funds of the Township by reason of debentures being issued for the full amount of the by-laws on drains on which part of the levies were commuted, is not included in the attached statements. This liability will be reduced as the debentures mature and are paid.

Orders.

In some instances where orders were drawn out and signed by the Reeve and Clerk, there was not sufficient funds to pay the order in full and part payments have been made and new orders drawn for the balance which was paid later. When part of an order is paid in one year and the balance paid in another, it leads to confusion and possible loss to the Township; this practice should not be permitted.

The endorsement of a member of the council or anyone else signing for the payee of an order should never be accepted by the Treasurer unless he has written authority for the same, in which case the authority should be attached to the order. There are a great many orders so endorsed. A number of vouchers were missing and have not been produced. Some of them were in use in connection with suits and were not returned, others have been mislaid.

Members of the Council.

It has been the custom for a long time for members of the council to assist the engineer on surveys, and in some cases to serve by-laws. While this practice may be a benefit to the Township, the question has been raised as to whether this is contrary to the oath of office. It would be well to take this up with the Township Solicitor.

I do not blame the present officers or members of the Council for the conditions that exist, as the present methods have been evolved from the past, but unfortunately for the Township the evolution has been retrograde rather than progressive.

The illegal and improper methods employed in various matters, many of which were pointed out to members of the council during my visit to Wilkesport on September 18th and 19th, 1912, should be discontinued, and steps at once taken to bring the affairs of Sombra Township up to date.

The drainage accounts that have not had by-laws passed at all, and those overdrawn which require amending by-laws, should have your immediate attention. It is the duty of the council to see that the officials carry out their duties efficiently.

Members of the council are not performing their duty to the ratepayers when, as referred to elsewhere in this report, they interfere with the Collector enforcing payment of taxes, and neglect to pass by-laws imposing penalties which would prevent taxes remaining unpaid beyond the time the Act specifies.

I also recommend that written accounts should be presented to the council before payment is made for all services rendered by members. These accounts should be filed with the Clerk for the use of the Auditors. All stubs or order books should also be filed for reference.

Refunds of surplus on drains or levy for an overdaft of a drain account can only be done legally by passing an amending by-law. Refunds have been made in the past without amending by-laws but collections have not been made for the drain overdrafts because the amending by-laws were not passed.

Clerk.

The minutes, with very few exceptions, are signed by both the Reeve and the Clerk. As a rule they describe the subject under consideration fully, but there is the same fault that exists in most Municipalities, of not describing the property under discussion further than by giving the owner's name. This should be remedied in future, as it is difficult to trace on a Tax Roll or Drainage by-law property described by the owner's name only.

The minutes of council meetings show occasional changes and erasures also insertions; these should be avoided as far as possible. It would be better if the minutes of the first meeting each year gave the results of elections. At present there is no record of the results of elections nor a statement of who were elected.

Refunds of surplus on drains have been made from time to time, but the minutes of council meetings do not disclose the fact that amending by-laws have been passed as authority for the Reeve and Clerk issuing orders for refunds. Collections for drain overdrafts have also not been made because the amending by-laws were not passed. Neither refund of surpluses or collections for drain overdrafts can be legally made without passing amending by-laws.

The Clerk in his evidence stated that no by-law had been passed for Booth Creek, Burgess and other drains, and he attributes this omission to neglect. There

are a large number of amending by-laws which must be passed to collect the amount of overdrawn drain accounts. These by-laws should have been passed before, some of them quite a few years before; the delay in passing them has cost the Township interest which need not have been lost.

The Treasurer.

The Treasurer has carried on the drainage and other accounts in books which are more of a memorandum than otherwise. The repair of a drain has been treated as a new drain account in most cases, and if a surplus previously existed that surplus was sometimes retunded after incurring further expenditure on the new repair.

In the same way a deficit was often let stand without an amending by-law being passed to collect the overdraft. In many instances unless the matter was specially brought to the attention of the council or officials no action was taken.

The drain accounts should be kept as carefully as the cash account, or the Municipality is sure to be the loser and the ratepayers suffer. They have suffered during the past and are still at a disadvantage from the manner in which the drain and other accounts are handled. No doubt the Treasurer is doing his best in the interests of the Municipality, but he was not aware of many things requiring to be done which would have been beneficial.

As already stated it has become customary to honor the endorsement of any member of the council who signs for the payee of an order, and I would point out that the Treasurer has no right to cash any order unless the authority for the endorsement by another person is furnished in writing.

Receipts are taken for payment of School moneys from individuals who are not trustees or officers of the Section. In very few cases of the payment of School moneys are the receipts signed and sealed as they all should be. Orders should be issued signed by the Reeve and Clerk for payment of all School money; this is seldom done, the Treasurer simply taking a receipt instead.

Orders of the council are not passed for interest payable, Judges' fees on drains and many other items entered in the Township Cash Book. This practice is improper, as the Treasurer has no authority to make such payments without a proper order passed by the council. The Treasurer has frequently, when short of funds, given orders on the Collector of taxes to pay money to ratepayers and School Sections. This is absolutely wrong and should not be repeated. The Collector has no authority to so pay out money collected.

I have never seen the finances of a Township conducted in such a lax manner, and as time goes on the methods are not improving. In the year 1911 there are over 100 vouchers for which proper orders, receipts, or endorsements have not been procured, and this is largely true of other years.

Since 1906 no entries appear in the Township Cash Book in the columns provided to record the condition of the Township bank account.

The Treasurer's cash book shows balances of cash on hand at the end of each month, but this is not all deposited in banks. The balances would indicate that overdue debentures, payments to Schools and others, might be more promptly met. On December 31, 1911, the date to which the attached statements are made, the account with the Bank of Toronto was overdrawn $100.01 and there was a credit balance of $2.09 with the Sterling Bank. The cash in the Treasurer's hands amounted to $404.26.

The attached schedules of amount due to the Township from W. H. McGhee,

Treasurer, as well as amounts due to W. H. McGhee from the Township, to say the least, show gross carelessness on his part. I have no reason to doubt Mr. McGhee's honesty, but the Township cannot afford to have their affairs conducted in the future in the way they have been in the past.

The delay in the collection of taxes could easily have been overcome; all that was necessary for the council to do was to pass a by-law imposing a penalty similar to that operating in the adjoining Townships and the remedy was provided.

The Treasurer has no right to accept settlement from the Collector of Taxes without procuring from him the oath required by the Act in regard to arrears of taxes returned uncollected. This was pointed out to both the Collector and Treasurer, but the settlement of 1911 roll was made the same way as previous rolls, without any sworn statement by the Collector.

The Treasurer cannot legally return to the County Treasurer arrears of taxes against lands before the roll for the year to which the taxes refer has been returned by the Collector, together with his reason for non-collection, accompanied by his sworn statement, yet this has been done for years. It may lead to considerable loss to the Township. Part of the amount due to the Township from the Collector resulted from this illegal way of returning arrears.

When the Tax Roll is turned over to the Collector, the Treasurer should make an entry charging the Collector with the total amount of the roll and crediting the various accounts to which the amount on the roll is properly applicable; the School Sections with their amounts on the rolls; drainage debenture redemption account, with the amount levied to meet debenture payments; special rates for special purposes to the accounts to which the money when expended will be charged.

Collector.

The Collector of taxes has held the position for ten years and has been appointed by the Council of 1912 to collect the taxes for 1912. He stated that if the council would not interfere, the taxes could be more promptly collected. It is his duty to follow what the Act says; the council or any member thereof have no authority to do anything contrary to the Act.

The Collector was not aware that he was indebted to the Township; the attached schedule shows the amount. When settlement of the 1911 roll was made with the Collector, he was to pay direct to the County Treasurer some items which he collected after the amounts had been sent to the County Treasurer as arrears. The Collector has no right to accept any money for payment of taxes after they have been returned to the County Treasurer.

The attention of the Council is drawn to the fact that should receipts for taxes be produced for items on schedule six that now appear among the arrears of taxes in the County Treasurer's hands, they will have to be accounted for by the Collector in addition to what has already been charged against him. Special attention should be given by the Auditors to the occupied list furnished the Clerk by the County Treasurer in the years 1912 and 1913, to see that all the arrears of taxes contained on schedule six are paid to the County Treasurer, or are placed on the Township Tax Rolls.

I have no reason to doubt the honesty of the Collector, but there is a doubt in my mind whether the Council can legally hand over the 1912 roll to the Collector until settlement is made for amounts due the Township on previous rolls as shown in "Schedule 6." The Council had better take advice from their Solicitor on this point.

Officers' Bonds.

The bonds of the Collector have been examined and found in order, they are private sureties.

The bond of the Treasurer is a Company bond and covers the office of Treasurer, but does not cover the duties as Clerk. It would be well for the Council to take this matter up with their Solicitor.

Accounts with Other Townships.

No accounts with other Townships have been kept in the books of the Treasurer.

Settlements with other Townships are rare. In the past ten years there have been no settlements except where the Township of Sombra was indebted and settlement was insisted on by the other Township.

Moore, Dawn and Chatham Townships are those adjoining Sombra and with all of these there are unsettled items.

Moore Township.

The only account claimed by Moore Township is an expenditure on the Townline by Moore. They want Sombra to make up a statement of their disbursements on the Townline and settle the difference. A list of items paid out by Moore is attached.

Dawn Township.

The attached statement includes some items of 1912 which should be settled without further delay. No statement of Townline expenditures has been provided by either Township. Dawn claims they have overpaid Sombra on their share of School debentures. No statements were furnished and this will require the production of the original statements of previous settlements.

Chatham Township.

No settlement has taken place with Chatham Township during the past ten years, and no statement has been received from Chatham. In most instances when work is done in Chatham and Sombra Townline, each Township issues an order for half the amount.

The council should take immediate action to get settlements with each of the adjoining Townships at once.

Settlements should be made with each Township every year and in no case should it be allowed to run two years.

The Financial Standing of the Township.

December 31, 1911.

The attached statement of Assets and Liabilities, "Schedule 1" includes all known Assets and Liabilities except such as are referred to in this report. It does not include the amount the General Funds have to contribute to Grape Run Drain, the cost of this audit and some law costs.

The financial position of the Township is better than one would expect from the manner in which the affairs have been run.

While there is a considerable surplus of available assets over current liabilities, they are not available owing to the manner of financing and the delay in collection of taxes.

If the present council take prompt action and pass by-laws to collect overdrawn drain accounts, and imposing penalties for unpaid taxes so that the taxes will all be collected before April 8th yearly, the tax rate for 1913 need not be any higher than in 1911.

Result of This Audit.

New ledgers have been opened as at December 31, 1911, with the balances as shown in the report.

The members of the present and past councils have had pointed out to them many irregularities that existed in the past and which should not be repeated in the future.

The officials of the Township have had their attention called to transactions which were not regular, and also have had pointed out to them the legal and correct way to perform some of their duties which have not been properly carried out in the past.

The Clerk has been provided with a Tile Drainage Record so that in future no levies should be omitted from the rolls, also a Municipal Drainage Levy Record written up with the schedules in detail of all outstanding Municipal Drainage By-laws against which levies are to go on the roll of 1912 and subsequent years. The Township is supplied with ten copies of a map of the Township which shows the location of the Municipal drains.

The following assets, as a result of this audit, are included in the assets of the Township which did not previously appear in the records of the Township.

Tile Drainage Levies Omitted from Rolls, "Schedule 5"	$191 36
Municipal Drain Levies Omitted from Rolls, "Schedule 4"	1,330 74
Account against W. H. McGhee, Treasurer, "Schedule 8a"	274 68
Account against J. J. Kewley, Collector, "Schedule 7"	933 40
Account against James Babcock, Commissioner, "Schedule 11"	49 64
Ontario Government Railway Distribution, 1910	361 29
Ontario Government Railway Distribution, 1911	208 02
Drainage Accounts due from Chatham Township, "Schedule 12"	583 44
	$3,933 57

Recommendations.

That the by-law striking the rate passed yearly be recorded in a by-law book, showing in detail the amounts to be levied for each purpose, including the rates for different School Sections as required by the assessment and public school Acts.

That in future all by-laws be written in a by-law book in consecutive numerical order, with a proper index at the front. There is no by-law book kept.

That settlements be made yearly with Chatham, Dawn and Moore Townships for drainage, townline and school accounts.

That the Collector return the roll before April 8th, together with statement of uncollected taxes and settlement with the Treasurer recorded in the back of the roll, with duplicate for the Clerk.

That no changes be permitted to be made in the Collector's roll after it is placed in his hands without a resolution of council, a copy of which resolution shall be attached to the roll.

That early payment of taxes be encouraged, so that the County Rate and School Sections may all be paid before the end of the year. This can be done by amending the by-law imposing a percentage, as is done in other Townships, on taxes unpaid on December 15th, or not later than January 1st, in each year.

That the Collector enter on the rolls against each item the date on which the money is received. It is not sufficient to simply mark "paid."

That the Tax Rolls in future be made sufficiently wide to provide separate columns for each levy under drain by-laws to go on the roll against any one description of property; the roll also to have a column for the amount of interest collected on delinquent taxes.

That the Collector of taxes be directed to make a full and complete return of the roll by the date prescribed by Statute; and that the Treasurer be instructed to refuse to accept any other than a complete and full return and delivery of the roll itself.

That allowances made on the Collector's roll and settlements thereof, be passed on and confirmed by the council before being finally accepted by the Treasurer in his settlement with the Collector.

That all funds for constructing drains be provided by sale of debentures; the Township's portion of cost of construction to be included in the debenture issue, but that amounts commuted be deducted before debentures are issued. The proceeds of the sale of debentures and cash commuted will go to the credit of the drain.

That after all charges are made against drain accounts if there be a surplus, it be deducted pro rata by an amending by-law from the next annual levy or levies against the drain: all of the ratepayers in this way will be treated alike. When there is an overdraft, a proper amending by-law be promptly passed, and the deficiency collected from the ratepayers on the drain.

That all drainage by-laws be given a number when provisionally adopted, and the number be inserted in the minutes. That service of drainage by-laws on other Municipalities be reported in writing and the date of service embodied in minutes of council meetings.

That amending by-laws be passed to collect from ratepayers deficits on drain accounts as shown in this report, and that steps be taken to collect or settle with other Townships the amounts shown in attached statements.

That all drains constructed in the Township be examined by the engineer and reported on in writing to the council before the Commissioners and Contractors are paid in full.

That the Reeve receive the sanction of the council, by resolution recorded in the minutes, before obligating the Township in connection with agreements and Award Drains.

That a special levy on all the lands in the Township be made to cover the cost of this audit, otherwise the Police Village of Sombra would not contribute to the expense.

That orders issued by the School Trustees on the Township Treasurer to pay the Treasurer of the School Section, worded simply for the "Amount Levied" without stating the amount, be discontinued and a stated amount inserted, with the seal of the section attached in every instance.

That the Treasurer shall decline to pay School Warrants unless the orders are properly signed by at least two Trustees, and are impressed with the seal of the School Section.

That the Clerk procure a book in which to enter a record of all Township papers handed to Engineers, Solicitors, Members of the Council or others; the entry to be signed by the party taking the papers, and the date of return noted.

That in future, Members of the Council do not draw money on orders by endorsing for other parties without written authority, which should be attached to the order.

That irregularities that exist in the issuing of orders be discontinued, and all orders be made payable to order.

That such further duties imposed on the officials as recommended in this report, be taken into consideration when fixing their future remuneration.

Conclusion.

No interest has been taken into account in connection with drain or other accounts in the attached report and statements.

The absence of some records, accounts, books and documents covering the period over which this audit extended has caused time to be occupied and incurred expense in this investigation, that would otherwise not have been necessary. This report is based on such information, records, books, papers and documents as were produced; information procured from officials, members of the present and past councils, ratepayers and others, by correspondence, conversation and by evidence taken under oath. Accounts have had to be gone into in connection with drains, awards, judgments, school sections and other accounts for some years back, necessitating the writing of a large number of letters and the examination of over eighty ratepayers under oath. This all had to be done before the conclusion could be reached and the attached statements completed. There were many irregularities, but only those of the greatest importance are referred to in this report. It is not deemed necessary to give further details than are contained in the attached schedules.

Accompanying this report are:—

(*a*) A Drainage Levy Book in which are written up the schedules of all outstanding drainage by-laws in detail, showing distinctly how many and what years each by-law is to be placed on the roll of all Municipal drains against which collections are yet to be made. This book also contains a complete record of all Tile Drainage loans and shows the years and amounts to be levied.

(*b*) Two ledgers with the accounts opened up showing the balauces standing in each as contained in this report. One ledger is for drain accounts only, the other for school and other accounts.

(*c*) Ten copies of a map made during this audit on which are shown all the Municipal drains that any information could be procured about. On it are shown what given or diverted roads could be ascertained. The map was necessary to properly perform the work of this audit. It was found so useful that the matter was taken up with the Reeve who desired that copies be furnished with this report. These maps should remain the property of the Municipality so that different members of the Council may have the use of them while they are in office.

I desire to call the attention of the Council to the fact, that the affairs of the Township during the year 1912, are being conducted in a manner similar

to that of past years; that owing to the irregularities in the methods of carrying on business and financing the drainage and other expenditures, unless the books are annually audited by some competent person, they will again become muddled, and a great deal of benefit derived from the expense of this audit will be lost to the Township.

It is unfortunate that the affairs of the Township have been allowed to run so long in the mixed manner in which they were found in this audit.

With more than one Municipal drain of the same name, and award drains bearing the same name as Municipal drains, there cannot be too much care exercised in drawing the orders for payment and noting thereon the location of the work and the account to be charged.

I desire to thank the officers and members of council, for the willing manner in which they have rendered substantial assistance from time to time, during the continuance of the audit.

The attention of the Council is called to Section 14, Chapter 228, R. S. O. 1897, as amended by Section 53, Chapter 10, 1904, which requires that the recommendations made in this report shall be carried into effect.

I shall be pleased to furnish any further explanation, or advise with the council in reference to any of the matters mentioned and recommendations contained in this report.

All of which is respectively submitted,

A. Falls,
Chartered Accountant.

INDEX TO SCHEDULES.

The Schedules included in and forming part of this Report are:

Schedule 1. Statement of Assets and Liabilities, December 31, 1911.
" 2. Debenture Liabilities, Drains and Schools.
" 3. Drainage Account Balances.
" 4. Drainage Levies Omitted from Rolls.
" 5. Tile Drainage Levies Omitted from Rolls.
" 6. Arrears of Taxes in County Treasurer's Hands.
" 7. Account with J. J. Kewley, Collector.
" 8A. Account with W. H. McGhee, Clerk and Treasurer.
" 8B. Amounts not paid W. H. McGhee, Clerk and Treasurer.
" 9. School Section Balances.
" 10. Account with Dawn Township.
" 11. Account with James Babcock, Commissioner.
" 12. Account with Chatham Township.
" 13. Account of Moore Township.
" 14. Accounts Outstanding, General Funds.
" 15. Treasurer's Ledger Balances.

SCHEDULE 2.

TOWNSHIP OF SOMBRA.

Debenture Liability as at December 31st, 1911.

Drain.	No. of Debentures.	Last Maturity Year.	Amount Past Due.	Amount Deferred.
			$ c.	$ c.
Annett	5	1915	129 13	516 52
Arnold	8	1919	.....	2,003 68
Barnes	6	1916	238 55	1,192 75
Bawden	4	1914	116 52	349 56
Bennett	8	1919	.....	570 80
Bobier	4	1914	150 64	451 92
Botting	7	1918	.....	72 68
Bowles Gully	7	1918	.....	1,067 01
Bruce Stratton	1	1911	75 32	.....
Browning	7	1917	138 16	828 96
Buckingham	8	1918	126 92	888 44
Burman	3	1914	.....	483 30 and Coupons
Burr	7	1917	113 19	679 14
Bourgua	3	1913	110 98	221 96
Burch	5	1916	.....	330 85
Capes	2	1913	.....	243 60
Carroll	5	1915	118 61	474 44
Chapple	5	1916	.....	819 15
Crysler	8	1919	.....	668 24
Churcher	4	1914	67 50	202 50
Conlon	8	1918	163 18	1,142 26
Currie	5	1916	.....	682 40
Dagneau	5	1916	.....	431 75
Dawson	2	1912	134 24	134 24
Devon	5	1915	119 55	478 20
Dobie	1	1910	535 70	..... and Coupons
Dupuis	1	1912	.....	75 03
Elliott	2	1913	.....	211 16
Forbes	6	1917	.....	638 70
Fournie	10	1921	.....	1,069 70
Grant	5	1915	144 51	578 04
Grape Run	9	1920	.....	5,490 00
Gray	8	1918	265 48	1,858 36
Green	6	1916	127 57	637 85
Griffith	4	1915	.....	615 68
Hall	4	1914	126 25	378 75
Hargrove	1	1912	.....	79 54
Henry	1	1912	.....	108 12 and Coupons
Henry No. 2	2	1912	118 38	118 38
Heyland	1	1912	.....	153 50 and Coupons
Horley	5	1915	159 42	637 68
Howe	5	1915	161 13	644 52
Hubbard	5	1916	.....	499 60
Huey	4	1914	145 12	435 36
Indian Creek Law Costs	5	1916	.....	549 10
Joiner	1	1911	112 65	.....
Kellam	5	1915	108 85	435 40
Kilbreath	8	1919	.....	748 00
Lapish	6	1917	.....	1,308 48
Martin	3	1914	.....	303 18
Marwood	6	1917	.....	1,432 86
McCoy	10	1921	.....	1,119 00
McLellan	2	1912	110 22	110 22
McLennan	5	1915	123 03	492 12
McLure	4	1914	112 31	336 93
Meyers	4	1914	102 65	307 95
Moffat	5	1915	266 91	1,067 64
Moffat Lampman	10	1920	135 65	1,220 85
Moshier	5	1916	.....	564 50

SCHEDULE 2.

TOWNSHIP OF SOMBRA.

Debenture Liability as at December 31st, 1911—(Continued).

Drain.	No. of Debentures.	Last Maturity Year.	Amount Past Due.	Amount Deferred.
			$ c.	$ c.
Mullins	1	1912	.....	60 93
Murphy	3	1913	132 55	265 10
No. 3 Government	1	1912	.....	139 70 and Coupons
No. 4 Government	5	1916	.....	286 15
No. 8 Government	4	1914	91 66	274 98
O'Leary	9	1919	145 95	1,167 60
O'Mara	3	1913	63 35	126 70
Pacific	5	1915	208 12	832 48
Powers	8	1918	170 55	1,193 85
Pray	5	1915	233 75	935 00
Reid Becher	10	1920	199 00	1,791 00
Reid Becher Law Costs	5	1916	.....	1,297 90
Ritchie	4	1914	86 70	260 10
Rivers	4	1915	.....	330 92
Robb	5	1916	.....	577 60
Stokes	2	1913	.....	234 72
Sweeney	8	1918	219 12	1,533 84
Talbot	3	1914	.....	171 33
Tomlin	2	1913	.....	245 88
Towns	5	1916	.....	434 15
Wadsworth	5	1915	116 24	464 96
Watson-Tulloch	3	1913	87 85	175 70
West Otter Creek	10	1921	.....	5,344 70
West Otter Creek Law Costs	5	1916	.....	722 50
Whitebread	11	1922	.....	9,875 47
Whitebread Law Costs	5	1916	.....	1,760 10
Wilson	8	1918	113 18	792 26
Total on Drains	.....	.....	6,526 34	71,105 17
Schools—				
School Section No. 8	18	1928	192 58	3,273 85
School Section No. 17	7	1917	65 00	390 00 and Coupons
School Section No. 19	2	1913	.....	440 72
School Section No. 26	1	1911	120 96	.....
Total on Schools	.....	.....	378 54	4,104 58

TOWNSHIP OF SOMBRA.

(Schedule 1.)

Balance Sheet as at December 31, 1911.

Assets.

Available Assets:—		
Cash in Treasurer's hands	$404 26	
Cash in Sterling Bank, Sombra	2 09	
		$406 35
Tax Roll, 1911	$35,085 19	
Less collected in 1911	109 00	
		34,976 19
Tax Roll, 1910; balance collected in 1912		945 80
Arrears of Taxes collected in 1911 by County Treasurer		70 71
Arrears of Taxes in County Treasurer's hands, Schedule 6		3,472 09
County School Grant, 1911		191 16
Ontario Government, 1910, Railway Tax		361 29
Ontario Government, 1911, Railway Tax		208 02
Tile Drainage Advances, 1909, 1910, 1911		3,950 00
Tile Drainage levies omitted, Schedule 5		191 36
Municipal Drainage levies omitted, Schedule 4		1,330 74
Drainage Accounts overdrawn, Schedule 3		9,762 84
Due from Chatham Township, Schedule 12		583 44
Due from W. H. McGhee, Treasurer, Schedule 8A		274 68
Due from J. J. Kewley, Collector, Schedule 7		933 40
Due from James Babcock, Schedule 11		49 64
Total Available Assets		$57,707 71
Fixed Assets:—		
Lockups, estimated value	$600 00	
Ferries and Scrapers, estimated value	1,000 00	
Gravel Pit, estimated value	200 00	
		1,800 00
Deferred Assets:—		
Drainage Debenture levies	$71,105 17	
School Debenture levies	4,104 58	
Tile Drainage levies for Debentures sold before December 31, 1911	2,384 64	
		77,594 39
		$137,102 10

Liabilities.

Current Liabilities:—	
Bank of Toronto, Overdraft	$100 01
Bank of Toronto, Loan	2,500 00
Bank of Toronto, Interest	10 20
Lambton Loan and Investment Co., Loan	570 05
Tile Drainage Coupons, due August 1, 1911	287 04
County Rate, 1911	3.882 84
County House of Refuge	400 94
County School Grants	92 71
Legislative School Grants	214 85
Police Village of Sombra	1,045 01
School Sections, Schedule 9	11,369 78
Debentures overdue, Drains	6,526 34
Debentures overdue, Schools	378 54
Drainage Account balances, Schedule 3	7,461 39
Outstanding Orders, Schedule 14	352 79
Dawn Township, Schedule 10	1,013 96
Drainage fees due W. H. McGhee, Schedule 8B	123 00

Hanna, Le Sueur & McKinley, 1911, Law Costs		110 75
Drainage levies against land collected in advance of maturity of debentures		6,182 77
Tile Drainage levies collected in advance of maturity of debentures owing to delay in sale of debentures		1,081 92
Total Current Liabilities		$43,704 89
Deferred Liabilities:—		
Drainage Debentures, Schedule 2	$71,105 17	
School Debentures, Schedule 2	4,104 58	
Tile Drainage Debentures outstanding December 31, 1911..	2,384 64	
		77,594 39
		$121,299 28
Assets exceed Liabilities by		15,802 82
		$137,102 10

TOWNSHIP OF SOMBRA.

(Schedule 3.)

DRAINAGE ACCOUNT BALANCES, DECEMBER 31, 1911.

Name of Drain.	Overdraft.	Credit Balance.
Allan	$124 63	.....
Annett	.....	53 94
Arnold	.....	197 09
Arnold, No. 2	12 35	.....
Arnold, No. 3	41 09	.....
Babcock	.....	39 30
Bailey	.....	32 65
Barnes	.....	120 92
Bawden	40 45	.....
Becher	52 37	.....
Bennett	.....	134 09
Bishop	.....	52 25
Bobier	138 85	.....
Booth Creek	221 98	.....
Botting	.....	233 56
Bowles Gully	.....	43 90
Browning	5 17	.....
Brown, Lot 4, Con. 8 and 9	.....	17 99
Brown, Con. 15	10 25	.....
Bruce Stratton	.....	18 00
Buckingham	.....	83 94
Burch	.....	182 55
Bourgua	.....	106 70
Burgess	1 50	.....
Burr Outlet	.....	9 41
Burman	.....	9 95
Capes	64 25	.....
Carroll	.....	46 63
Chapple	.....	12 99
Chrysler	48 43	.....
Churcher	138 09	.....
Conlon	.....	80 90
Cottell	11 56	.....
Currie	.....	58 56
Dagneau	1 65	.....
Dawson	.....	124 36
Devon	.....	30 55
Dobie	791 36	.....
Dupois	11 50	.....
Elliott	2 68	.....
Elsom	.....	16 50
Emery	26 50	.....
Fauser	8 00	.....
Forbes	48 39	.....

Name of Drain.	Overdraft.	Credit Balance.
Fournie	.....	807 90
Grape Run	.....	445 55
Grant	49 07	.....
Gray	104 86	.....
Green	.....	123 39
Griffith	175 84	.....
Hall	688 02	.....
Harris	.....	29 69
Hagen	39 49	.....
Hayne	133 60	.....
Hargrove	19 25	.....
Henry	35 25	.....
Henry, No. 2	65 17	.....
Heyland	211 88	.....
Hooper	18 15	.....
Howe	180 02	.....
Howson	21 26	.....
Hubbard	5 90	.....
Huey	.....	24 45
Indian Creek	206 00	.....
Jarvis, 7th and 8th Con.	.....	2 98
Jarvis, 14th and 15th Con.	105 55	.....
Joiner	124 68	.....
Kellam	.....	32 20
Kilbreath	95 20	.....
Lambton Tile	31 40	.....
Lapish	.....	40 56
Marwood	120 45	.....
Marshy Creek	26 99	.....
Martin	.....	92 47
Meyers	.....	12 45
Moffatt	185 02	.....
Moffatt, Lampman	.....	9 79
Moshier	.....	147 00
Mullins	56 15	.....
Murphy	350 21	.....
McCoy	.....	54 35
McLennan	75 88	.....
McLellan	.....	29 00
McLure	.....	98 49
McGee	.....	96 53
No. 2	.....	41 39
No. 3	.....	64 96
No. 4	.....	38 08
No. 8	.....	1 60
No. 9	79 05	.....
O'Leary	.....	258 68
O'Mara	.....	21 55
Otter Creek East	169 25	.....
Otter Creek West	.....	2,437 33
Pacific	.....	7 50
Pray	43 65	.....
Pollock	21 97	.....
Powers	94 42	.....
Pretty	.....	8 14
Reed Becher	31 08	.....
Rivers	.....	159 42
Ritchie	37 64	.....
Robb	.....	140 00
Selman, L. 8 & 9, C. 11 & 12	.....	38 65
Smith	7 11	.....
Snider	25 00	.....
Stokes	.....	41 00
Sweeney	.....	302 30
Talbot	.....	27 20
Tomlin	71 65	.....
Townline	128 00	.....
Towns	28 90	.....

Name of Drain.	Overdraft.	Credit Balance.
25th Sideroad	328 54	.....
Whitebread	3,567 80	.....
Wilson	48 10	.....
Walker	16 34	.....
Watson	.....	4 26
Walton	138 00	.....
Watson-Tulloch	.....	84 55
Wadsworth	.....	31 25
Total	$9,762 84	$7,461 39

TOWNSHIP OF SOMBRA.

(Schedule 4.)

DRAINAGE LEVIES OMITTED FROM COLLECTORS' ROLLS.

Years 1902-1911, inclusive.

Drains.	Particulars.	Amount.	Total omitted from Rolls.
Allan	1904 Total levy omitted from roll	.....	$64 12
Annett	1908 Total levy omitted from roll with one exception.		
	Total annual levy as per by-law	$105 90	
	Less on roll N.W. ¼ L. 27 C. 12	1 94	
		$103 96	
	1910 Omitted from roll S.E. ¼ L. 29, C. 12 ..	7 46	
	Omitted from roll all years, S. E. 1 acre of S. ½ L. 30 C. 12 32c. years 1904-5-6-7 1909-10-11 (1908 above) 32c x 7	2 24	
			$113 66
Arnold	1911 On roll, $8.80, should be $9.19 S.E. ¼ L. 27 C. 11	.....	39
Babcock No. 2....	1907 and 1909 Omitted from roll N.W.¼ L. 29 C. 5 $1.10 x 2	$2 20	
	Omitted from roll N. ½ L. 30 C. 5 $1.84 x 2	3 68	
	Omitted from roll N.E. ¼ L. 29 C. 5 $1.10 x 2	2 20	
	Omitted from roll N.W. ¼ L. 28 C. 5 37c. x 2	74	
	Omitted from roll N. ½ S. ½ L. 30 C. 6 $1.10 x 2	2 20	
	Omitted from roll N.E. ¼ L. 28 C. 5 $1.10 x 2	2 20	
			13 22
Bailey	1907-8-9-10 Under levied on roll S. ½ L. 17 C. 7 $10 x 4	.....	40 00
Barnes	1910 Omitted from roll L. 28 C. 10	$6 77	
	" On roll $6.25 should be $7.75, L. 25 C. 10	1 50	
			8 27
Barnes No. 2	1907-8-9-10-11 Omitted from roll S. W. 1 acre S. ½ I. 26 C. 10 61c. x 5	$3 05	
	1908 On roll $5.50 should be $14.06 S. ½ N. ½ L. 26 C. 9	8 56	
	1909 Omitted from roll S. ½ N. ½ L. 26 C. 9	14 06	
			25 67

Drain.		Particulars.	Amount.	Total omitted from Rolls.
Bennett	1910	Omitted from roll E. pt. N. ½ L. 26 C. 7	$0 26	
	1910-11	Omitted from roll S. ½ N. ½ L. 30 C. 8 $1.02 x 2	2 04	
	1910-11	Omitted from roll N. ½ N. ½ L. 30 C. 8 40c. x 2	80	
	1910	Omitted from roll N. ½ L. 29 C. 7	3 00	
	1911	On roll $1.83 should be $1.93 N. ½ L. 27 C. 7.	10	
				6 20
Browning	1908	Omitted from roll N. E. 3-5 L. 5 C. 9		6 46
Bruce Stratton	1911	Omitted from roll Pt. S. E. ¼ L. 25 C. 15		1 07
Buckingham	1910	Omitted from roll N. ½ L. 10 C. 5		5 70
Burden	1903	Omitted from roll E. ½ S. ½ L. 13 C. 14		11 41
Burr Outlet	1910	Omitted from roll N. W. ¼ L. 14 C. 11 N. E. ¼ L. 13 C. 11	$4 30	
	"	On roll $2.30 should be $4.30, S. ¼ L. 15 C. 11, S. E. ¼ L. 14 C. 11	2 00	
				6 30
Burman	1904	Omitted from roll S. ½ S. ½ L. 25 C. 13	$4 31	
	"	Omitted from roll E. ½ S. ½ L. 24 C. 13	5 54	
	1907	On roll $8.33 should be $18.33 L. 22 Con. 13	10 00	
				19 85
Carroll	1910	On roll $1.06 should be $5.55 E. pt. N. ½ L. 13 C. 8 N. ½ L. 14 C. 8		4 49
Churcher	1910	Omitted from roll S. ¼ L. 16 C. 5		12 45
Conlon	1911	Omitted from roll S. ¼ L. D. C. 8	$2 59	
		Omitted from roll in 1910 $1.55, and placed on roll in 1911 as $2.58 should be $1.55 each year, S. ½ N. ½ L. C. C. 8	52	
				3 11
Currie	1904	Omitted from roll N. ½ L. 24 C. 9		4 26
Doble	1908	Omitted from roll L. 24 C. 11 L. 25 C. 11	$3 94	
	"	Omitted from roll S. ½ L. 19 C. 6	1 23	
	"	Omitted from roll N. W. ¼ L. 29 C. 5	1 35	
	"	Omitted from roll N. E. ¼ L. 26 C. 8 S. E. pt. L. 26 C. 9. S. ½ N. ½ L. 26 C. 9.	6 15	
	1908	Omitted from roll N. W. pt. L. 26 C. 7	2 95	
	"	Omitted from roll N. W. ¼ L. 20 C. 8	62	
				16 24
Elliott	1908-10-11	Omitted from roll N. E. pt. L. 25 C. 5 1 acre 40c. x 3	$1 20	
	"	Omitted from roll N. ½ N. ½ L. 25 C. 5 $1.97 x 3	5 91	
	"	Omitted from roll N. ½ N. ½ L. 25 C. 6 $1.97 x 3	5 91	
				13 02

Drain.		Particulars.	Amount.	Total omitted from Rolls.
Grape Run	1911	Omitted from roll W. ½. S. ½ L. 5 C. 10	.....	4 86
Green	1907	Omitted from roll N. W. ¼ L. 29 C. 5..	$10 49	
	1908	Omitted from roll N. W. ¼ L. 28 C. 5..	9 65	
	1908-10	Omitted from roll W. ½ E. ½ N. ½ L. 28 C. 5 $4.96 x 2	9 92	30 06
Griffith	1907-09-10	On roll $7.48 should be $7.84 S. E. ¼ L. 9 C. 6 36c. x 3	$1 08	
	1908	Total levy omitted from roll with one exception. Total annual levy as per by-law $128 38 Less on non-resident roll S. E. ¼ L. 9 C. 6 ..... 7 84	120 54	
	1910	Omitted from roll S. ½ L. 6 C. 5	63	122 25
Hayne	1908	Total levy omitted from roll with one exception. Total annual levy per by-law	$93 34	
		Less on non-resident roll S. ½ L. 23 C. 15	19 27	74 07
Hargrove	1908	Omitted from roll S. W. ¼ L. 13 C. 14..	.....	94
Henry	1904	Omitted from roll S. W. pt. L. 5 C. 13 ..	.....	37
Horley	1908	Total levy omitted from roll, although noted in pencil later	$132 87	
	1910	Omitted from roll S. ½ L. 20 C. 6	14 25	
		Omitted from roll N. W. ¼ L. 20 C. 5..	1 94	
		Omitted from roll N. ½ N. ½ L. 24 C. 5	3 89	152 95
Huey	1904-08-10	On roll $30.20 should be $30.61 S. E. ½ 1 acre N. ½ L. 20 C. 6 41c. x 3 omitted	.....	1 23
Jarvis Law Costs.	1911	On roll as 70c. should be $1.70 E. ½ S. ½ L. 14 C. 14, W. ½ S. ½ L. 15 C. 14	.....	1 00
Joiner	1910	Omitted from roll S. ½ S. ½ L. 16 C. 5.	.....	7 03
Lapish	1908	Omitted from roll W. ¼ N. ½ L. 6 C. 11	$0 52	
		Omitted from roll S. pt. L. 1 C. 12	1 17	
		Omitted from roll N. pt. Mid. pt. S. ½ L. 1 C. 12	39	
		Omitted from roll N. ½ S. ½ L. 1 C. 12	26	
	1910	On roll $9.08 should be $10.37, mid. pt. N. ½ L. 6 C. 11 omitted	1 29	3 63
Moshier	1908	On roll $10.35 should be $10.60, N. W. ¼ L. 6 C. 13	.....	25
Murphy	1904	Omitted from roll N. W. ¼ L. A. C. 9..	$5 38	
	1905	Total levy omitted from roll	104 32	
	1909	Omitted from roll S. E. 45 acrs. L. C. C. 10	67	110 37

Drain.		Particulars.	Amount.	Total omitted from Rolls.
Marwood	1909	Omitted from roll N. ½ L. 7 C. 5	$0 91	
		Omitted from roll mid. pt. N. ½ L. 5 C. 5	1 68	
		Omitted from roll S. ½ L. 5 C. 6	5 18	
		Omitted from roll N. ½ L. 6 C. 5	9 33	
		Omitted from roll S. ½ L. 5 C. 5	2 20	
		Omitted from roll S. ½ L. 6 C. 5	4 14	
		Omitted from roll S. E. ¼ L. 6 C. 6	3 63	
		Omitted from roll S. ½ L. 7 C. 6	2 98	
		Omitted from roll S. W. ¼ L. 6 C. 6 E. ¼ N. ½ L. 5 C. 5	8 16	
		Omitted from roll N. E. ¼ L. 5 C. 6	5 70	
		Omitted from roll N. ½ I. 6 C. 6	12 82	
		Omitted from roll N. ½ L. 9 C. 6	2 60	
		Omitted from roll S. ½ L. 6 C. 7	16 71	
		Omitted from roll S. ½ L. 7 C. 7	17 88	
		Omitted from roll N. ½ L. 6 C. 7	5 70	
		Omitted from roll N. E. ¼ L. 5 C. 7	2 85	
	1909	On roll $1.46 should be $6.90 E. ½ S. ½ L. 5 C. 7	5 44	
	1910	On roll 32c. should be 97c. W. ½ N. ½ L. 10 C. 6	65	
				108 56
Marshy-Creek	1908	Omitted from roll N. W. ¼ L. B. C. 7 S. ½ N. ½ L. C. C. 7	$4 53	
		Omitted from roll N. E. ¼ L. B. C. 7	1 29	
		Omitted from roll E. pt. S. ½ L. C. C. 7 S. E. ¼ L. D. C. 7	13 60	
		Omitted from roll S. ½ L. B. C. 7	3 89	
		Omitted from roll S. W. pt. L. C. 7 S. W. ¼ L. D. C. 7	10 36	
		Omitted from roll N. ½ L. D. C. 7	15 55	
		Omitted from roll E. pt. N. ½ L. C. C. 6	1 94	
		Omitted from roll N. pt. E. C. 7	77	
		Omitted from roll Pt. S. W. pt. D. C. 5	93	
		Omitted from roll Pt. S. ½ L. E. C. 6	64	
		Omitted from roll Pt. N. pt. E. C. 6, S. pt. L. E. C. 7	2 97	
	1910	On roll $9.52 should be $13.60, E. pt. S. ½ L. C. C. 7, S. E. ¼ L. D. C. 7	4 08	
	"	Omitted from roll N. ½ L. B. C. 8	1 30	
		Omitted from roll N. pt. E. C. 6	39	
	1911	On roll $3.23 should be $4.53 W. ½ L. D. C. 5	1 30	
				63 54
McLure	1910	Omitted from roll S. E. ¼ L. 29 C. 11.. S. W. ¼ L. 29 C. 11..	$10 37	
		Omitted from roll N. ½ L. 30 C. 9	2 59	
				12 96
McLellan	1911	Omitted from roll E. 38 acres S. ½ L. 6 C. 8	.....	3 95
O'Mara	1910	Omitted from roll N. ½ L. A. C. 6 N. Branch	$2 31	
		Omitted from roll S. ½ L. A. C. 6 N. Branch	16 18	
				18 49

Drain.		Particulars.	Amount.	Total omitted from Rolls.
Pacific	1905-6	Omitted from roll S. E. 5 acres N. ½ L. A. C. 5 78c. x 2	$1 56	
	1906-7-8-10	Omitted from roll S. E. 1 acr. S. ½ L. A. C. 7 20c. x 4	80	
	1907	Omitted from roll E. ½ N. W. ¼ L. 1 C. 5	3 24	
	1908	Omitted from roll E. ½ S. ½ L. 2 C. 8.	3 24	
	"	Omitted from roll W. ½ S. ½ L. 2 C. 8.	4 52	
	"	Omitted from roll S. ½ L. 1 C. 8.	11 66	
	"	Omitted from roll S. ½ L. A. C. 8	6 48	
	1910	Omitted from roll N. ½ L. 1 C. 6	11 53	
	"	Omitted from roll S. E. ¼ L. 2 C. 6.	2 85	
	1911	On roll as $18.21, should be $24.62, being S. ½ N. ½ L. A. C. 7 omitted from roll	6 41	
				52 29
Reed-Becher	1910	Omitted from roll N. ½ L. 17 C. 5	$1 93	
	1910-11	Omitted from roll L. 15 C. 6 S. Sec. 26 ½ acr. 20c. x 2	40	
	1910-11	On roll as $1.02 should be $3.23 S. W. ¼ L. 17 C. 8, $2.21 x 2	4 42	
				6 75
Sweeney	1911	On roll in pencil but not included in total P. M. M. R. N. pt. L. D. C. 8 S. pt. L. C. & D. Con 9	$1 56	
				1 56
Tomlin	1905	Total levy omitted from roll	$96 14	
	1910	Omitted from roll N. ½ L. 8 C. 11.	1 34	
				97 48
West Otter Creek	1911	Omitted from roll N. ½ L. 20 C. 11.	.....	3 24
Walton	1910	Total levy omitted from roll	.....	39 30
Whitebread	1908	Omitted from roll N. ½ L. 8 C. 5	$11 28	
	1908	Omitted from roll S. ½ W. ½ E. 114 acres 4 C. 5	11 14	
	1909	Omitted from roll N. ½ L. 7 C. 5	11 79	
	1910	Omitted from roll W. ¾ N. ½ L. 2 C. 7	2 79	
	"	On roll $2.07 should be $2.79 S.E. ¼ L. 2 C. 6	72	
				37 72
		Total		$1,330 74

TOWNSHIP OF SOMBRA.
(Schedule 5.)

Tile Drainage Levies Omitted from Rolls.

December 31st, 1911.

Year.	Description.	Amount.	Total.
1900	N.E. ¼ Lot 15 Con. 14	$7 36	
	S. ½ Lot 15 Con. 15	7 36	
			$14 72
1904	N.W. ¼ Lot 26 Con. 11	7 36	
	S. ½ Lot 8 Con. 15	7 36	
			$14 72

Year	Description	Amount.	Total.
1905	N.W. ¼ Lot 26 Con. 11	7 36	
	S. ½ Lot 8 Con. 15	7 36	
	N. ½ Lot 30 Con. 13	7 36	
			22 08
1906	N. ½ Lot 17 Con. 13	$7 36	
	N.E. ¼ Lot 18 Con. 5	7 36	
	N.W. ¼ Lot 26 Con. 11	7 36	
	S. ½ Lot 8 Con. 15	7 36	
			29 44
1907	E. ½ Lot 23 Con. 14	$7 36	
	N. ½ Lot 1 Con. 10	7 36	
	N. W. ¼ Lot 26 Con. 11	7 36	
	S. ½ Lot 8 Con. 15	7 36	
			29 44
1909	S. ½ N. ½ Lot 12 Con. 6 on as $7.36 should be $14.72....	$7 36	
	N. E. ¼ Lot 18 Con. 5	7 36	
			14 72
1910	S ½ Lot 6 Con. 15 on as $7.36 should be $14.72	$7 36	
	N. ½ Lot 11 Con. 5 on as $7.36 should be $14.72	7 36	
	S. ½ S. ½ Lot 26 Con. 6 on as $7.36 should be $14.72....	7 36	
	N. ½ Lot 20 Con. 11	7 36	
	S. E. ¼ Lot 29 Con. 6	7 36	
	S. E. ¼ Lot 17 Con. 6	7 36	
	N. ½ N. ½ Lot 25 Con. 5	7 36	
			51 52
1911	S. ½ N. ½ Lot 12 Con. 6	.....	14 72
	Total . . .		$191 36

TOWNSHIP OF SOMBRA.

Schedule 6.

Arrears of Taxes Unpaid in County Treasurer's Hands,

December, 31, 1911.

Description.	Amount.
Water lot in front of Lot E. Con 5	$4 03
N. W. part Lot 13 Con. 6	16 55
S. W. ¼ Lot 29 Con. 6	27 92
Parts Lots E. & F. Con. 7	3 11
N. ½ Lot 23 Con. 7	59 16
N. ½ Lot 24 Con. 7	159 08
S. ½ Lot 1 Con. 8	55 16
E. ¾ of N. ½ Lot A. Con. 8	33 00
Part Lot F. Con. 8	3 10
W. part S. ½ Lot 6 Con. 8	64 28
E. ¼ N. ½ N. ½ Lot 11 Con. 8	5 12
S. ¼ Lot 15 Con. 8	39 08
S. ¼ N. ½ Lot 16 Con. 8	8 50
N. ½ Lot 17 Con. 8	37 86
N. E. ¼ Lot 20 Con. 8	21 42
N. W. ¼ Lot 21 Con. 8	29 31
S. ½ Lot 22 Con. 8	61 87
N. E. ¼ Lot 22 Con. 8	34 44
N. ½ Lot 23 Con. 8	323 75
N. ½ Lot 24 Con. 8	338 50
S. ½ Lot 26 Con. 8	44 48
N. ½ Lot 28 Con. 8	27 60
S. E. part Lot 30 Con. 8	12 73
S. E. ¼ Lot 2 Con. 9	34 71

Description.	Amount.
N. ½ Lot 11 Con. 9	59 62
N. ½ Lot 16 Con. 9	38 13
S. ½ Lot 16 Con. 9	35 68
N. ½ Lot 17 Con. 9	47 17
N. E. ¼ Lot 18 Con. 9	38 93
N. ½ Lot 23 Con. 9	44 87
S. ½ Lot 23 Con. 9	52 79
N. ½ Lot 24 Con. 9	139 02
N. ½ Lot 30 Con. 9	93 10
N. ½ N. ½ Lot 26 Con. 9	36 12
N. ½ Lot 16 Con. 10	45 21
S. E. ¼ Lot 21 Con. 10	23 21
N. E. ¼ Lot 22 Con. 10	23 17
S. ½ Lot 22 Con. 10	39 80
S. ½ Lot 25 Con. 10	61 97
Lot 28 Con. 10	100 95
N. E. ¼ Lot 4 Con. 11	64 88
S. E. ¼ Lot 13 Con. 11	99 39
S. W. ¼ Lot 14 Con. 11	156 22
N. W. ¼ Lot 28 Con. 11	21 00
Water lot in front of Lot C. Con. 12	4 66
S. ½ Lot 5 Con. 12	130 92
N. W. ¼ Lot 5 Con. 12	59 69
S. E. ¼ Lot 22 Con. 12	24 74
N. ½ Lot 22 Con. 12	36 18
N. W. ¼ Lot 28 Con. 12	14 88
E. ¼ of S. ½ Lot 4 Con. 13	11 06
Part Lots A. & B. Con. 13	9 32
N. E. ¼ Lot 1 Con. 14	47 88
N. W. ¼ Lot 2 Con. 14	70 72
N. ½ Lot 25 Con. 14	80 00
S. part N. ½ Lot 1 Con. 15	14 38
S. ½ Lot 23 Con. 15	25 77
Parts Lot 26 Con. 15	2 72
N. part S. ½ Lot 25 Con. 15	12 34
Fawn Island	39 25
E. McDonald St., Port Lambton, Lot 2	6 47
E. McDonald St., Port Lambton, Lot 3	6 48
E. Merritt St., Port Lambton, Lot 5	2 12
E. Merritt St., Port Lambton, Lot 6	2 12
W. Hill St., Port Lambton, Lots 5-8	6 47
S. John St., Port Lambton, Lot 12	10 28
S. Princess St., Port Lambton, Lot 22	4 57
Belview St., Port Lambton, Lot 6	6 70
Belview St., Port Lambton, Lot 9	15 51
Port Lambton, Lot 12	9 07
E. Front St., Port Lambton, Lot 4	4 18
N. Walker St., Wilkesport, Lot 7	2 22
S. Middle St., Sombra, Lot 3	4 67
S. Middle St., Sombra, Lot 5	44
E. Water St., Sombra, Lots 3 & 4	87 17
E. Water St., Sombra, Lot 9	4 83
E. John St., Sombra, Lot 29	2 54
E. River St., Sombra, Lot 6	2 63
E. River St., Sombra, Lot 7	2 63
W. St. Clair St., Sombra, Lot 12	6 09
S. Smith St., Sombra, Lots 1 & 2	16 50
Water St., Sombra, Lots 1 & 2	3 64
Water lot N. part C., Sombra	5 26
Water lot 3, 4, 5, 6, Sombra	6 27
Water lot in front of lots 1 and 2, South Smith St., Sombra	2 63
Total . . .	$3,472 09

TOWNSHIP OF SOMBRA.

Schedule 7.

AMOUNTS CHARGEABLE TO J. J. KEWLEY IN CONNECTION WITH TAX ROLLS OF THE TOWNSHIP.

December 31, 1911

Tax Roll of 1907	$153 46
Tax Roll of 1908	415 19
Tax Roll of 1909	364 86
Tax Roll of 1910	22 45
	$955 96
Less error in 1911 in favor of Collector	22 56
Total	$933 40

The above does not include the amounts which were paid to the Collector after they were returned to the County Treasurer as arrears on 1911 roll which in his settlement of 1911 roll the Collector agreed to pay direct to the County Treasurer as follows:—

No. 132	Alex. McCreary	$19 73
No. 409	H. Winter	52 88
No. 556	M. O'Mara	117 63
No. 1164	Eliz. Tederington	4 29
No. 1430	W. C. Henry	2 62
Total		$197 15

TOWNSHIP OF SOMBRA.

Schedule 8 (A).

STATEMENT OF AMOUNTS CHARGEABLE TO W. H. McGHEE AS IMPROPERLY CHARGED OR NOT ACCOUNTED FOR IN THE BOOKS OF THE TOWNSHIP OF SOMBRA.

December 31, 1911

1902.

Voucher No. 360	J. W. Shackleton, Survey, Dixon Drain	$20 00	
" No. 361	J. W. Shackleton, Survey, Allan Drain	15 00	
" No. 362	J. W. Shackleton, Survey, Reddick Drain	20 00	
" No. 363	Order of J. W. Shackleton to O. Bishop for Reddick, Allan and Dixon Drains. This last item is a duplicate charge for the same thing		$55 00

1905.

Sept. 22, 1905—J. W. Young, taxes commuted on the Hayne Drain not entered.	100 00

1906.

Dec. 29, 1906—Hugh Marsh, odd plank on Marsh Bridge not entered in Cash Book	2 00

1908.

Nov. 2, 1908—David Ritchie, rent of Middle Part S. ½ Lot 17, Con. 6, not entered in Cash Book	40 00
Dec. 28, 1908—Taxes on Lots 13-14, N. Broadway, Port Lambton, for 1908, paid to Treasurer by County Treasurer, not entered in Cash Book	5 68

1910.

Voucher No. 259	County Rate, $870.56, and interest, $62.00—$932.56—is entered as $932.56 and also $62.00, the Treasurer taking credit for payment of $62.00 twice in error	62 00
June 13, 1910—	Amount deposited in Bank of Toronto, Wallaceburg, by J. Bishop, balance of his taxes $60.75, only $50.75 is entered in Cash Book	10 00
	Total	$274 68

TOWNSHIP OF SOMBRA.

Schedule 8 (B).

Amounts Due W. H. McGhee and Unpaid December 31, 1911.

Drainage Fees.

Talbot Drain	$5 00
Walton Drain	6 00
Arnold No. 3 Drain	8 00
Booth Creek Drain	6 00
Browning Drain	13 00
Bruce Stratton Drain	7 00
Chapple Drain	10 00
Crysler Drain	7 00
Churcher Drain	7 00
Elliot Drain	10 00
Howson Drain (½ fees $4)	2 00
Kilbreath Drain	7 00
Martin Drain	8 00
Moshier Drain	8 00
Ritchie Drain	6 00
Robb Drain	9 00
Hayward Drain	4 00
Total	$123 00

Besides the above there appears to be due Mr. McGhee fees for revising Voters Lists, 1906 and 1908, and for services under Ditches and Watercourses Act.

TOWNSHIP OF SOMBRA.

Schedule 9.

Balance at Credit of Schools.

December 31, 1911

School Section.	Amount.
School Section No. 5	$440 63
" " " 6	575 95
" " " 7	904 61
" " " 8	1,004 77
" " " 9	606 65
" " " 10	501 68
" " " 11	492 99
" " " 12	432 55
" " " 13	447 53
" " " 14	708 81
" " " 15	726 71
Union S. " " 16	217 90
School " " 17	675 83
" " " 18	372 07
" " " 19	648 87
" " " 20	836 94
" " " 21	505 26

School Section.				Amount.
Union S.	"	"	22	26 78
"	"	"	23	46 39
"	"	"	24	258 23
School	"	"	25	305 99
"	"	"	26	632 64
Total				$11,369 78

TOWNSHIP OF SOMBRA.

Schedule 10.

TOWNSHIP OF DAWN ACCOUNT.

The Township of Dawn owe Sombra Township.

Assessment of Harris Drain, 1912		$876 00	
Less Clerks' fees, Dawn	$15 00		
By-law, Dawn	15 00		
		30 00	
			$846 00

The Township of Sombra owe Dawn Township.

Assessment of 25th Sideroad Drain, 1911		$373 00	
Less Clerks' fees, Sombra	$10 00		
By-law, Sombra	12 00		
		22 00	
			$351 00
Assessment of Booth Creek Drain, 1911		599 00	
Less Clerks' fees, Sombra	$35 00		
By-law, Sombra	25 00		
		60 00	
			539 00
Assessment of Stevenson Drain or Currie Creek, 1912		500 00	
Less Clerks' fees, Sombra	$20 00		
By-law, Sombra	15 00		
		35 00	
			465 00

Sombra part of No. 2 Debenture U.S.S. 22 Dawn 23 Sombra, due 1910	$61 98
Sombra part of No. 3 Debenture U.S.S. 22 Dawn 23 Sombra, due 1911	61 98
Sombra part of No. 4 Debenture U.S.S. 22 Dawn 23 Sombra, due 1912	61 98

Besides the above items, the expenditures on town line between Dawn and Sombra since December 31, 1908, have never been adjusted. No statement of these expenditures has been received.

Due to Dawn Township to December 31, 1911.

25th Sideroad	$351 00
Booth Creek	539 00
Debenture, 1910	61 98
Debenture, 1911	61 98
Total	$1,013 96

TOWNSHIP OF SOMBRA.

Schedule 11.

IN ACCOUNT WITH JAMES BABCOCK.

To Overpayment to George Fox, on Howe Drain $49 64

The Contractor was overpaid on this drain. The commissioner received a commission for looking after the interests of the ratepayers and township and had no right to exceed the amount for which the work was sold.

TOWNSHIP OF SOMBRA.

Schedule 12.

TOWNSHIP OF CHATHAM ACCOUNT.

December 31, 1911.

Due to Sombra Township from Chatham Township

Assessment of McLennan Drain, May 1, 1905		$307 00	
Less By-law Chatham Township	$8 00		
Less Clerks' fees, Chatham Township	6 00		
		14 00	
			$293 00
Assessment of Joiner Drain, August 24, 1907		$224 00	
Less By-law, Chatham Township	$11 00		
Less Clerks' fees, Chatham Township	6 00		
		17 00	
			207 00
Assessment of Churcher Drain, March 8, 1909		$133 00	
Less By-law, Chatham Township	$5 00		
Less Reg. By-law Chatham Township	2 00		
Less Clerks' fees, Chatham Township	6 00		
		13 00	
			120 00
Assessment of Botting Drain, July 31, 1911	.....	$64 96	
			64 96
Total			$684 96

Whitebread amending by-law has not been passed by Sombra to recover excess of cost over engineer's estimate from Chatham Township and ratepayers in Sombra.

Due to Chatham Township from Sombra Township.

Assessment on Burgess Drain, Oct. 21, 1907	$101 52
Dobie Drain, Oct. 21, 1907, Sombra appealed to Referee against assessment.	

No settlement of expenditure between the Townships has been made in the past ten years. No statement of these expenditures has been received.

Due from Chatham Township	$684 96
Due to " "	101 52
Balance due from Chatham Township	$583 44

TOWNSHIP OF SOMBRA.

Schedule 13.

TOWNSHIP OF MOORE ACCOUNT.

Statement of Items paid out by Moore Township on Moore and Sombre Townline since Settlement to December 31, 1909.

1911, June 30,	To W. Beattie, repairing C. C. Bridge	$2 00	
	" J. L. Green, grading	9 50	
	" John Sheppard, repairing bridge	69 00	
	" T. Sinclair, putting in tile	10 80	
	" Jas. Ford, filling in bridge	2 00	
Aug. 31,	" John Sheppard, repairing culvert	3 50	
1912, July 31,	" Wm. Clubb, repairing bridge	5 00	
	" Wm. Beattie, repairing bridge	2 00	
	" M. Donahue, repairing bridge	4 00	
Aug. 31,	" F. McLean, plank for bridges	11 00	
Sep. 30,	" F. Guttridge, for sewer pipe	11 50	
Dec. 31,	" Wm. Clubb, repairing bridge	10 00	
			$140 30

No settlement since December 31, 1909, has been made nor statement of amounts paid out by Sombra Township on the townline. This will have to be gone into with the Commissioner in charge of the work, as the particulars on vouchers are not sufficiently full to permit a statement being made without a likelihood of omissions.

TOWNSHIP OF SOMBRA.

Schedule 14.

Liabilities of General Funds of the Township for Accounts and Orders Outstanding, as taken from Books of the Township as at December 31, 1911.

D. Lozen, in N. ½ Lot 17, Con. 6	$15 00
N. McGugan, 1 trip	1 25
N. McGugan, Commission	2 00
G. Kilbreath, Ferry	9 30
W. Carroll, Ferry	20 00
R. Kilbreath, Ferry	45 50
W. H. McGhee, B. M. & D., 1911	22 00
E. McDonnell, Ferry	105 00
T. R. Boothman, Board of Health	3 20
Jas. Reedy, Court of Revision	2 40
J. H. Sipprell, Tile	17 65
Jas. Arnold, Plank	7 00
Jas. Arnold, Plank	10 00
Wallaceburg *News*	1 00
Wallaceburg *News*	1 00
Wallaceburg *News*	1 00
Wallaceburg *News*	7 00
Wallaceburg *News*	5 25
J. Booth, grant sidewalk, Port Lambton	50 00
R. Kilbreath, repairing ferry	2 50
McKenzie Milne Co	5 00
Municipal World	95
Municipal World	18 79
Total	$352 79

The above does not include orders outstanding against drains as drain accounts are shewn in the Asset and Liability statements as they stood at December 31, 1911, and any orders outstanding against drains unpaid would not alter the standing of the General Funds of the Township.

TOWNSHIP OF SOMBRA.

Schedule 15.

Treasurer's Ledger Balances.

As at December 31, 1911.

Cash	404 26	
Sterling Bank	2 09	
Tax Rolls, 1910	945 80	
Tax Rolls, 1911	34,976 19	
County Treasurer, Arrears of Taxes	3,542 80	
Ontario Government	569 31	
Tile Drainage Advances	3,950 00	
Chatham Township	583 44	
W. H. McGhee	274 68	
J. J. Kewley	933 40	
James Babcock	49 64	
Fixed Assets	1,800 00	
Bank of Toronto		100 01
County School Grants		92 71
Legislative School Grants		214 85
Debenture Redemption		14,456 61
Dawn Township		1,013 96
Sombra Police Village		1,045 01
Loans		3,070 05
County of Lambton		4,092 62
Law Costs		110 75
Interest		10 20
General Funds		15,802 82
Drainage Levies Omitted from Rolls	1,522 10	
Deferred Assets	77,594 39	
Deferred Liabilities		77,594 39
Outstanding Orders		352 79
Drainage Fees due W. H. McGhee		123 00
School Sections as per Schedule 9		11,369 78
Drainage Accounts as per Schedule 3	9,762 84	7,461 39
	$136,910 94	$136,910 94

TORONTO, ONT., 30th March, 1912.

To the Reeve and Council, Village of New Hamburg, Ont.

GENTLEMEN,—Acting under authority of the Provincial Municipal Auditor, I have conducted an enquiry into the financial affairs of your municipality, covering the years 1910 and 1911.

Ratepayers' petition requested an audit for the following and other reasons:

1st. To establish the exact financial standing of the Municipality as to bonded indebtedness and overdraft of accounts (about which the officials of the village differ).

2nd. To establish the exact cost of the municipal lighting plant, so that it could be put on a paying basis.

In the report and statements following hereafter, I have endeavored to plainly set out:

1st. Financial position of the municipality at the 31st December, 1911.

2nd. Cost of construction of electric plant, revenue statements of the Department to the 31st December, 1911, and estimated revenue for the current year.

3rd. Suggestions as to the betterment of the bookkeeping, and submission of forms designed to suit your particular municipality.

VILLAGE OF NEW HAMBURG.

CASH BALANCE SHEET.

Cash balance sheet on Page 1 exhibits a deficit at the 31st December, 1911, of $4,176.50. This deficiency was mainly contracted by construction of roads and sidewalks without any provision being made for payment.

Construction of cement sidewalks in 1911, amounting to $1,740.68 was wholly unprovided for. For several years past the Council for one year has been handing over to the succeeding Council a bank overdraft without any apparent attempt to clear it up. It is, therefore, necessary that General Improvement Debentures be issued to the amount of $4,000.00 to cover this outlay. The annual payment of interest and principal thereon for twenty years would be $320.97 at an interest rate of 5 per cent.

Town funds of $7,484.20 invested in the construction of the hydro-electric plant in excess of the monies received from debenture sales has been the cause of the large bank overdraft, and here also the ratepayers will need to sanction a fresh issue of debentures to provide for the payment of the bank's advance.

The amount of $1,443.94 due by the Electric Department, represents town funds used on the maintenance of the plant and purchase of supplies for installation purposes.

Auditors should prepare for Council each year statements drawn up on a similar form as those now presented, so that the financial position of the municipality can be seen and understood. Balance sheets that have been submitted heretofore, combining both liquid and permanent assets, and current and deferred liabilities, did not indicate clearly the position of the village.

TOWN LEDGER AND JOURNAL.

Ledger is opened from the balance sheets at the 31st December, 1911, and it is to the benefit of the municipality in determining its position each year to have the treasurer continue the posting up of this ledger.

Journal is also provided. The balance sheets are journalised in detail therein before posting to the ledger.

Requests as to technicalities arising from the clerical work will be answered promptly.

Account should be opened with the tax collector of each year, collector to be debited with the total amount appearing on the roll for collection, and the levies to be credited to the several purposes for which they were raised. Any balance remaining against the collector should be accounted for by uncollected and rebated taxes, and the minutes contain any allowance made by Council.

Permanent Balance Sheet.

Ratepayers' equity in public enterprises of $30,016.44 at the 31st December, 1911, appears on Page 2.

Bonus liability either by debenture issue or annual grants has been offset by a corresponding asset of same amount.

Cash Statements.

Cash statements for 1910 and 1911 appear on Pages 3 and 4.

Tax receipts for the two years were separated, according to the by-laws striking the rates into the purposes for which they were levied.

Other receipts were analyzed according to their sources.

Payments for particular purposes have been contrasted with the receipts as far as possible.

It is observed that this arrangement in 1910 exhibits a payment for the redemption of a debenture under By-law 222 of $433.54, for which no receipt is shown. This is accounted for by no mention being made in the by-law striking the rate, and it is probable that it was overlooked, as this debenture was the last to mature of an issue of twenty.

Detailed statements of cash receipts and payments do not help Council to any extent in determining the cause of a bank overdraft or balance. What they need to ascertain is the total expenditure on the maintenance of various departments or costs of construction, and compare them with their estimates or levies.

Debentures.

Debenture table on page 5 shows the liability of the village at the 31st December, 1911.

Bonus debenture under By-law 259 to New Hamburg Manufacturing Co., Ltd., for $10,000.00 were passed by the ratepayers, but this amount was subsequently changed to $5,000.00 under orders of the High Court. In the former case the last debenture, No. 20, would have matured on 1st December, 1922, whereas the sale of nine debentures raised sufficient funds, and the last of these, No. 9, matured and was paid in 1911.

Bonus to Felt Boot Company of $1,500.00, under By-law 304, was paid by handing over the debentures to this company.

Judgment has been obtained with costs against the New Hamburg Manufacturing Co., Ltd., for violating their agreement with the municipality regarding the number of men employed for a specified time each year, in return for the bonus of

$5,000.00 given them per By-law 259. No value has been placed on this judgment in respect to the balance sheet, with the exception of $100.00 advanced to Lawyer Wm. Miller for law costs, which has been treated as an asset.

Cash Book.

Cash book for the year 1910 was left by the treasurer in an unfinished condition. Columns were not totalled, and the additions of the bank deposits and withdrawals columns were only in lead pencil, neither was any bank reconciliation seen.

In 1911 the cash book additions were all in red ink, but again there was no evidence of a bank reconciliation.

Additions were made of all columns in the cash book for the years 1910 and 1911, and all footings made in ink, also bank reconciliations were made on the face of the cash book at the 31st December, 1909, 1910, and 1911.

Payments were not all authorized through the minute book, and those not appearing therein are exhibited on Pages 38 to 41.

Resolution passed in Council August 2nd, 1910, appearing on Minute Book folio 71, reads that the "Clerk and Reeve are to accept drafts for payment of electric accounts." This may account for so many payments not being authorized through the Minute Book, although all accounts paid between Council meetings should be passed on at the next meeting.

Cheques bear the signature of the Treasurer only, and a change is essential in this direction. At present the clerk issues a printed pay warrant, signed by the reeve and clerk. This order to pay is taken to the Treasurer, who thereupon makes out a cheque. The bank accepts the cheque signed by the Treasurer, and is not aware whether a pay warrant (or order) has been issued authorizing payment.

Cheque form has been designed and is included among the forms attached hereto. After accounts have been passed in Council for payment, the clerk will make entry in the minute book of all such accounts so passed. He will then issue cheques signed by the Reeve and himself to the Treasurer, to be countersigned and for entry to be made in the cash book. The clerk will inscribe on the cheques the minute book folio authorizing the payment, and the Treasurer the cash book folio of entry. The use of orders on the Treasurer may then be discontinued.

Government Continuation School Grant of $247.60 for 1909 was deposited into the general account, and a cheque was issued to the school treasurer for a like amount, but no entry appears in the municipal cash book of the transactions. Entry must be made in future so that the cash book itself will present a history of all transactions without the need of reference being made to officials.

Hydro-Electric Department.

Balance sheet at 31st December, 1911, and list of unpaid accounts appear on Page 7 and present the position of the Department at that date.

Bad debts arising out of the collection of accounts will be charged against the surplus amount of $645.09, although the superintendent and the treasurer are satisfied that all accounts are collectible.

Separate bank account will be opened into which all receipts will be deposited intact at least twice a week. Payments on account of maintenance of plant will be made by cheque out of this account.

Amount of $1,143.94 is due the village at the 31st December, 1911, and represents advances made out of town funds for maintenance.

Book debts of $2,467.39 seem high, but of this amount $629.82 is revenue for light and power service for December not charged until January, 1912, as one month's revenue is not collected till the next.

Electric light and power revenue account from 1st July, 1910, to 31st December, 1911, on Page 8, exhibits a profit of $116.78 after providing for debenture redemption.

Installation, or house wiring revenue account, shows a profit of $393.31 for the corresponding period. This profit may be partially accounted for by the charges made to the customers by the Electric Superintendent for the time he spends on the work, which is a clear revenue, as his salary is all charged to the maintenance of the plant.

In arriving at the revenue of the plant several books of accounts had to be gone over.

The village took over Morley's steam plant on 1st July, 1910, and continued running this plant until February, 1911, after that time the new station with the hydro-electric power connected was started. During the operation of the steam plant, many discounts had to be allowed on account of the inefficient service, which reduced the revenue to some extent.

Electric light receipts, as shown by the village cash book in 1910 and 1911, were in many cases only net receipts.

Superintendent Geo. Morley had the management of the plant from 1st July, 1910, and made collections, paying out part of the monies collected for labor employed on house wiring, the balance being deposited by him in the bank to the credit of the village. Therefore the true revenue had to be arrived at by summarizing all of the accounts into receipts, either for current or installation, and the payments out of such receipts for installation labor and fixtures were added to the payments appearing in the cash book.

Ratepayers' petition to the Provincial Government contained a paragraph requesting "That the exact cost of the municipal lighting plant be established, so that it can be put on a paying basis."

Payments for the construction of the new plant, purchase of Morley's plant, maintenance of light and power services, supplies for sale, and supplies and labor for wiring houses, were extended into one column. Certain items appearing in this column had no connection whatever with electric work, while other payments that should have rightly been entered in the electric column, appeared in several of the other columns.

All of the payments had to be listed, and to this list of accounts unpaid at 31st December, 1911, were added. Each payment was then analyzed, as a great many of them covered both contruction and maintenance. The analysis covered the following accounts:

Plant Construction.

Station.

Line Construction.

Materials.
Labor.
Transformers.
Meters.
Pumping Equipment.

Engineer.
Legal and Secretarial.
Expense.
Purchase—Jacob Morley's old plant.

Plant Maintenance.

Hydro Electric Power.
Coal.
Repairs.
Superintendence.
Wages.
Sundries.

House Wiring Installation.

Supplies.
Labor.

Plant maintenance sundries were afterwards redivided into accounts for oil, stationery, telephone, insurance, interest and debenture redemption.

Interest on loan from bank was estimated at $300.00. In 1910 $100.00 was deducted from the general interest charges, and in 1911 $200.00 was deducted and charged to plant maintenance.

Total cost of the electric plant at the 31st December, 1911, was $25,591.45, and the division of cost is shown on Page 9.

Of this cost $18,107.25 was raised by way of debenture sales under By-law No. 300 and 302, leaving $7,484.20 to be met out of general town funds.

Actual payments out of town funds to 31st December, 1911, were $7,234.23. and electric construction accounts payable of $249.97, appearing on Page 33, have yet to be paid.

Debenture issue of $7,500.00 for 30 years at 5 per cent. to cover advances made by the bank, would mean an annual payment of $487.88 to meet interest and principal maturing.

Purchase of Morley's electric plant for $8,000.00 was voted on by the ratepayers and carried.

Engineer's special report on the valuation of Morley's plant is as follows:

1. The cost or replace value of the present property, including power station, equipment and site, and all arc lamps and incandescent street lamps, transformers, poles, circuits (including street and commercial arc circuits, primaries, secondaries, services and the wiring of four buildings), with all adjuncts complete	$9,790 00
2. Value of present property as above considering depreciation, and as a going concern, complete	7,120 00
3. Value for use with hydro-electric power without including value of business, etc., complete	4,520 00

No doubt, with the Engineer's and other reports to guide them, the ratepayers were fully aware of the investment they were entering into and acted accordingly.

The new plant was estimated to cost $10,000.00, and debenture issue of same amount under By-law No. 302 was made.

The increased construction cost is stated by the ex-Reeve, J. F. Katzenmeier, who has been in charge of the clerical work from October, 1911, and whose term of office covered the construction of the plant, to be due to the installation of equipment that was not considered in the estimate, also the purchase price of copper wire was much in excess of the prices taken into the estimate of cost.

HYDRO-ELECTRIC DEPARTMENT.

Estimated statement of light and power revenue and maintenance costs, including yearly debenture redemption and additions to plant for one year, has been prepared after consultation with the Electric Superintendent and Treasurer.

Close estimation was made of the probable light and power revenue, wiring installation revenue was not included, while ample provision was made for the maintenance costs.

Allowance for addition to plant of $500.00 for the year was provided for.

Included under capital expense is new debenture of $487.88, which represents the yearly payment of principal and interest on a debenture issue of $7,500.00 at 5 per cent. for 30 years, to cover town funds used in construction of plant.

Discount on charges to light users has been 10 per cent., but in this statement discount has been taken at 20 per cent., and after allowing for this increased 10 per cent. discount there still remains a small surplus of $79.00 for the year.

It would appear, therefore, that a further discount of 10 per cent. could be made to the light users.

Comparison of the estimated monthly revenue and payment for power with the actual results in January and February, may be made before granting the increase in the discount.

Form 4. User's Register.

Names will be entered in alphabetical arrangement, leaving several blank spaces between each letter to allow for the addition of new names.

Kind of service will be stated, whether hotel, store or dwelling.

Meter number, ampere and constant, will be registered. Accounting of meters could easily be made by checking the meter numbers numerically arranged on a sheet with the entries in the register.

Minimum charge is to be recorded in the column allotted for that purpose, also flat rates, which are occasioned by the lack of sufficient meters.

Unpaid light accounts at the 1st January, 1912, will be entered in the arrears column under January section.

Charge note duplicates will form the medium for the posting up of consumption. Entry will be made of "Charge Note number" as reference to these may be necessary at any time.

Meter reading means the dial reading as appearing on Superintendent's visit. Therefore, in auditing the correctness of charges, the difference between the two months meter readings represents the Kilo Watt hours consumption. If, on 1st January, the meter reads 250 K.W. hours, and on 1st February, 300 K.W. hours, the charge made for January current will be 50 K.W. hours.

Charge amount will be the Kilo Watt hour consumption, as shown on the charge note, multiplied by the rate, the minimum charge or the flat rate.

Credit will be the cash paid plus the discount allowed, as shown in the cash book. Unpaid accounts will be extended into the arrears column of the following month.

Balancing is automatic, as the arrears at 1st of month, plus the charges, will agree with the credits plus the arrears at 1st of next month.

Total of each page will be carried forward to a monthly summary, so as to obtain the monthly totals.

Light and power receipts, consisting of cash and discount for any month, will agree with the credit column in the register for the corresponding month.

Register, as designed, provides for six months' transactions without rewriting the names.

Register number of any user will be the page and line number. Thus, on page 1, a name written on line 12 would bear the register number of 112.

Form 1. (In duplicate.)

Charge notes will be prepared from the register as to name and meter reading previous. The Superintendent, on his round of meter reading, will fill in the date and meter reading present, and extend the consumption. The original will be detached and left with the user, while the duplicate will remain in the pad and be handed to the Treasurer.

Form 2. (In duplicate.)

Electric Treasurer's receipt will be made out for all receipts, the original to be handed to the payer; the entry in the cash book being made from the duplicate.

Form. 3.

Cash book provides for light and power receipts as to cash and discount allowed and a column has also been provided for sundry receipts, such as house wiring and sale of supplies.

All receipts will be deposited intact into the bank, the total of cash receipts to date of last bank deposit will agree with the total of such deposits.

Payments will be made by cheque on the bank account, and posting will be made to the particular maintenance or capital account.

Ledger and journal should be provided for the keeping of the several maintenance and capital accounts, and record should be made monthly of all transactions.

General System.

Form 5.

Cheque form as already mentioned heretofore should be adopted to eliminate duplication of the work of making out both order and cheque; also to provide for bank payments being authorized by Reeve and Clerk as well as Treasurer.

Form 6.

Treasurer's receipt is to be in duplicate, numbered consecutively, and all numbers to be accounted for. To be issued for receipts from all sources.

Form 7.

Tax collector's receipt is to be in duplicate, numbered consecutively, and all numbers to be accounted for. Issue to be made for all receipts of tax monies.

ASSESSOR'S ROLLS—1910 AND 1911.

Assessment rolls for the years 1910 and 1911 were prepared in clean and legible form.

Affirmation of assessor as to the correctness of the roll as prescribed by the Assessment Act was attached for both years.

Roll for 1910 was returned 30th April, 1910, while roll for 1911 was returned 1st May, 1911.

Assessor's rolls were checked item by item into the collector's roll for both years. The transcription for 1910 contained no errors, but the 1911 collector's roll varied. The variations are set out on page 17 and the Council must deal with these and record fully in their minutes how they disposed of them.

Minutes of Court of Revision, 1910, Folio 62, allowed a rebate to Samuel Bender, Part 23-24, Perth Street, W., of $25.00 on account of his property being on the outskirts of the village and he did not receive the benefits of local improvements. Rebate was also allowed in 1911, although no authorization is contained in the minutes. This rebate in 1911 needs to be passed on by Council.

Assessor F. Goebel has held office for some years past and is appointed under a new by-law every year.

Collector's Rolls—1910 and 1911.

Rolls for the years 1910 and 1911 were prepared by the clerk and contained a great many wrong calculations that would mean a loss of revenue to the municipality if undiscovered.

In 1910 roll wrong extensions amounted to $8.00, in 1911 roll the net aggregate was $55.18, in both years $63.18, which should be collected from the ratepayers as shown on Page 21 for 1910 and Page 25 for 1911.

Uncollected taxes as shown on these same pages should be either collected or written off by Council.

Footings of rolls were in pencil and summaries incomplete and incorrect. Fresh summaries were made and the collector's settlement shows an overpayment at the 31st December, 1911, of $7.52, and in addition to this there is another payment to the Treasurer on February 6th, 1912, of $19.20, so that the collector has overpaid $26.72.

Under Section 110, Assessment Act, the collector is to take oath in writing that the dates of mailing tax demands as set down by him opposite the ratepayer's name is truly stated. No affidavit was affixed to the rolls for 1910 or 1911.

Roll for 1910 was in the Collector's hands on 1st October, 1910, and roll for 1911 was handed over on 30th September, 1911. Return of rolls to the clerk took place by the 15th December of each year.

There were no returns of arrears to the County Treasurer for 1909 or 1910.

Duplicate receipt form for the use of the tax collector is advocated, and a specimen is attached among the forms section of this report.

Dog Tax.

Dog taxes for 1910 were $58.00, and for 1911 they were $49.00. Uncollected taxes in 1910 of $7.00 and in 1911 of $9.00 are to be written off as the collector states these are uncollectable.

Poll Tax.

Poll tax roll for 1910 totalled taxes to be collected of $160.00. Of this amount only $76.00 was actually received, leaving $84.00 uncollected. In 1911 they amounted to $216.00, on which only $88.00 was collected, leaving $128.00 unpaid. In two years the loss of revenue has been $212. An earlier collecting campaign

may remedy the defect. Uncollected taxes on pages 23, 27, and 28 should be scrutinized by Council, and record should be made in the minute book of their instructions as to cancellation or collection.

Sprinkling Taxes.

Uncollected sprinkling taxes in 1910 were $12.71 and are listed on Page 22. In 1911 those uncollected amounted to $6.90. There are also short and over-payments on account of wrong extensions in 1911, and these appear on Page 26.

By-law 303 made the sprinkling rate 1½ mills in 1910, and in 1911 By-law 309 made the rate 2 mills, upon assessment values on the streets sprinkled, and as the sprinkling roll was contained in a separate book the assessments were checked with the assessor's roll.

Minute Book.

Minutes are in clear form and bear the signatures of the Reeve and Clerk.

Index of minute book from 1st January, 1909, to 18th January, 1912, appears on Pages 29 and 30, and should be continued, so that reference to the minutes could be made quickly.

In all cases the minutes should contain in full all the proceedings of the Council.

Resolutions should be made out on the regular form and copied into the minute book in detail.

Bank.

Bank certificate, as hereunder, shows the overdraft at the 31st December, 1911, as $8,059.90.

Office of the Standard Bank of Canada, New Hamburg, Ont.,
February 21st, 1912.

Oscar Hudson, C.A., Provincial Commissioner,
Box 506, New Hamburg, Ont.

Dear Sir,—In reply to yours of 20th inst. I beg to state that the account of the Village of New Hamburg with us stood on 31st December, 1911, Eight thousand and fifty-nine 90-100 ($8,059.90) overdrawn.

This was their entire indebtedness to us at that date under a by-law duly passed and on file.

Yours truly,
(Sgd.) Charles J. Fox, Manager.

Reconciliation of bank overdraft at 31st December, 1911, as shown in pass book as $8,059.90, and as shown in Treasurer's cash book as $12,235.10 is explained on Page 31.

Treasurer's detailed statement 1st January, 1911, to 15th December, 1911, shows the bank overdraft at the 15th December, 1911, as $7,722.27. This is fully explained on Page 32.

Those reconciliations have been prepared with a view to clearing away a misapprehension that existed in ratepayer's minds on account of the differences that

were in evidence between the bank overdraft, as shown by the bank, and the Treasurer at the 31st December, 1911, and the Treasurer's detailed statement at the 15th December, 1911.

Accounts Payable.

Accounts for the years 1910 and 1911, with the exception of those for the electric department, were arranged in a haphazard way. Before reference could be readily made to them they had to be filed in alphabetical order and date. None of them bore date of passing by council, nor was there any indication thereon of when or how they had been settled.

On receipt of accounts the Clerk should arrange them in alphabetical order on a file labelled "Accounts to be dealt with by Council." An imprint could be made on them by a rubber stamp as follows:

Passed in Council for payment

this ..... day of 19

Approved ..... Finance
..... Committee.

After cheque has been issued, the accounts should be transferred to another file labelled "Paid Accounts." Auditors would then have them in order to verify the payments.

Accounts payable ledger could be used to advantage, especially where several small accounts from a firm are paid by one cheque. Credit could be given immediately on receipt of account and debit made when cheque is issued, any remaining balance being a liability of the Municipality.

Bonds.

Treasurer William R. Plum is bonded for $10,000.00, the sureties being Lewis Hahn and Alfred Hahn. The bond bears date of 27th April, 1911.

Tax Collector was not bonded for the year 1911, nor could a bond be seen for 1910, although Mr. Laschinger states that he was so bonded. In former years the bonds are in evidence.

Treasurers for the Electric Department have not been bonded.

It is the Council's duty each year to see that all officials who are custodians of town funds are sufficiently bonded, and in future great care should be taken that the negligence that has been evident in the past does not occur again.

Public School.

Condensed cash statement for the year 1911 has been prepared, and the auditors in future years should submit to the Council statements in like form.

Bank transactions for 1911 were gone over and found in order.

Cash book in use contains only two columns, and an analysis of the receipts and payments is necessary before the total receipts from any one source or the total expenditure for any one purpose can be arrived at. School cash book as adopted by the Government should be installed, so that receipts and payments

could be extended to the various columns, headed for the purpose, at the time of entry. The total of any one column denotes the amount received or expended, to date, of a particular revenue or expense. Preparation of cash statement is rendered easy thereby, as a summary of the totals of the columns on the receipt and payment sides of the cash book is all that is required.

Bond has not been furnished by the School Treasurer appointed in 1912, and it is the duty of the Trustees to attend to this matter at once. Section 75 of the Public School Act provides that "the Treasurer be bonded and the bond handed to the Municipal Clerk," also "no Trustee may be surety for the Treasurer."

Surety bond for $3,000.00 was seen for J. Ernst, Treasurer, to 31st December, 1911. The bond was dated 4th February, 1901, and the sureties were R. B. Puddicombe and Jacob Ritz.

Insurance of $7,500.00 on the school building and equipment valued at $16,500 is inadequate, and the Council were advised by letter in advance of the report, to this effect..

Policies in force are:

No. 52679—Merchants' Fire of Canada:

Building	$2,750 00
Equipment	250 00
Premium	25 00

Expires, 30th October, 1914.

No. 168604—Gore Mutual of Galt:

Building	$4,000 00
Equipment	500 00
Premium	34 75

Expires, 2nd February, 1915.

For several years past the village Council have collected and handed over in one amount the full estimate to the School Treasurer, usually before the 31st December.

Notice should be taken of Section 72, Paragraph "N," of the Public School Act, which obliges the School Trustees:

"To submit to the Municipal Council, on or before the 1st day of August, or at such time as may be required by Council, an estimate for *the current year*, of the expenses of the schools under their charge."

Cemetery.

Cemetery Land was purchased in 1908 for $600.00, and the cost of surveying $100.00 and fencing $500.00, is included in the asset of $1,200.00 in the balance-sheet.

Lot sales are a source of revenue, as there is little cost of maintenance to the village. In 1910 the revenue was $241.00, and in 1911 $152.00.

The cemetery contains 364 lots, of which 54 have been sold, and the remainder represent revenue for several years to come.

Sale prices of lots were checked up with prices set out under By-law 289 and were correct.

Deed stubs were checked with plan of cemetery, the lots thereon having been marked with the name of the purchaser by the Clerk.

Deed No. 27 was issued to Gottfried Franke for Lot 104, while Deed Stub No. 17 shows issue to W. H. Allendorf for Lot 104. The plan, however, shows Lot 127 marked for W. H. Allendorf.

Balances due on lots at the 31st December, 1911, amount to $71.00, and are exhibited on Page 35.

Insurances.

Insurances in force at this date are as hereunder:

Policy No.	Company.	Premium.	Expires.	Amount.	Insured.
143179	Economical Mutual Fire of Berlin	$11 00	May 4, 1913	$1,000 00	Town Hall
504676	Crown Fire Insurance Co.	45 00	Dec. 29, 1912	2,500 00	Electric Equipment
				500 00	Electric Building.
146623	Economical Mutual Fire of Berlin	10 00	Oct. 6, 1912	500 00	Electric Building.
615725	Western Assurance Co.	8 25	Mar. 25, 1913	550 00	Weigh Scales, Building and Contents.
11002	London & Lancashire Accident Co.	29 00	May 2, 1912	1,000 00	Firemen.

Renewal receipt was not seen for 1911-1912 Firemen Accident Insurance, although the insurance agent acknowledges issue thereof.

Electric light superintendent should be insured, as his work is hazardous, and there is a liability attached to the municipality in case of accident.

Town Hall, valued at $4,000.00 by the assessor, is only insured for $1,000.00.

Fire engine and equipment, at inventory value of $4,000.00, are not covered by insurance.

The duties of the Council are clear in this respect, as they are voted to office for the purpose of managing municipal affairs, and safeguarding the ratepayers against financial loss.

If economy has been the object in not placing insurance, it has been false economy, as the ratepayers may hold the Council morally responsible for losses from fire, occasioned by insufficient insurance.

Weigh Scales.

Receipt stubs were gone over from 4th October, 1909, to 31st December, 1911, and there was a balance due the municipality of $24.58 at that date. The Weigh Master stated that this had not been collected by him.

Receipts should be print numbered consecutively, and accounted for. Treasurer should check up the stubs with Weigh Master's payments and see that the amount paid corresponds with receipts. Weigh Master retains half of the receipts for his remuneration.

By-laws.

These were lying loosely in an old ledger, and many were in a dilapidated condition. They were arranged in numerical order, those torn were pasted together and bound in two binders. No. 1 binder contains by-laws number 1 to 200. No. 2 binder contains by-laws number 201 to 310. A third binder has been handed to the clerk for the continuance of this system of filing.

Certain by-laws were missing or incomplete. These are set out on Page 37, and need to be dealt with by Council.

Multifarious sizes and grades of paper have been used heretofore, in the preparation of by-laws, and it is to the Council's advantage to issue instructions that a certain size and grade of paper be used.

By-laws should be drawn up complete in all details in duplicate, the original being filed numerically on the binder already mentioned, while the duplicate will be folded in docket form ready to be used in legal cases, etc., when reference to by-laws is necessary. In no case should the original by-law be allowed to leave the clerk's care. The missing by-laws may be accounted for by being used for legal purposes and not returned.

Appointment of officials should be made by by-law. Superintendent and the Treasurer of the Electric Department are not so appointed at present.

By-law No. 301 striking for the year 1910, did not mention that provision to meet Debenture No. 20 for $433.54 Bonus Hahn Furniture Co. under By-law 222, had been made.

I beg to submit the foregoing Report and Statements and desire to assure you of my willingness to assist the Council on any matters requiring explanation or advice.

Yours truly,

Oscar Hudson,
A. C. A.

VILLAGE OF NEW HAMBURG.

Cash Balance Sheet at 31st December, 1911.

Current Liabilities.

Standard Bank			$12,235 10
Overdraft, per Pass Book		$8,059 90	
Outstanding Cheques		4,175 20	
Hann, A.	$2 00		
Bergwn, J. J.	15 20		
Public School Board	158 00		
Public School Board	4,000 00		
	$4,175 20		
		$12,235 10	
General Accounts Payable			276 08
Salaries and Sundries Unpaid, per List		276 08	
Electric Accounts Payable			249 97
Construction Accounts Unpaid, per List		249 97	
Bridge Debenture By-law No. 261			183 95
Debenture No. 8, due 4th January, 1912		183 95	

Schierholtz Furniture Co., Ltd., By-law 282	.....	$500 00
Yearly Bonus, due 15th December, 1911	$500 00	
Tax Collector, J. Laschinger	.....	7 52
Overpayment of Tax Monies, per Schedule	7 52	
		$13,452 62

LIQUID ASSETS.

Hydro-Electric Plant	.....	$7,484 20
Cost of Construction of Plant in excess of Monies received from Debenture Sales, under By-laws No. 300 and 302. To be covered by new issue of Debentures	$7,484 20	
Hydro-Electric Department	.....	1,443 94
Amount due Municipality, as shown on Balance Sheet of the Electric Department	1,443 94	
General Accounts Receivable	.....	225 58
Weigh Scales, John Ernst, per Schedule	24 58	
Cemetery, Wm. Miller, per Schedule	71 00	
Gerth, Henry, Note	30 00	
Miller, Wm., Law Costs, *re* New Hamburg Manufacturing Co., Ltd.	100 00	
	225 58	
Arrears of Taxes	.....	122 40
Collectors' Roll, 1910, Arrears per Schedule	16 00	
Collectors' Roll, 1910, Short paid, per Schedule	8 00	
Sprinkling Roll, 1910, Arrears, per Schedule	12 71	
Collectors' Roll, 1911, Arrears, per Schedule	17 16	
Collectors' Roll, 1911, Short paid net, per Schedule	55 18	
Sprinkling Roll, 1911, Arrears, per Schedule	6 90	
Sprinkling Roll, 1911, Short paid net, per Schedule	6 45	
	122 40	
Deficit at 31st December, 1911	.....	4,176 50
Cost of Construction of Roads and Sidewalks, without any provision being made for payment by levies. To be covered by issue of General Improvement Debentures	4,176 50	
		$13,452 62

VILLAGE OF NEW HAMBURG.

Balance Sheet of Public Enterprises and Liabilities Thereon at 31st December, 1911.

DEFERRED LIABILITIES.

Shade Street Bridge	.....	$1,726 41
Debentures By-law No. 261	$1,726 41	
Public School, Bridges and Dam	.....	5,210 67
Debentures By-law No. 267	5,210 67	
Public School and Sidewalks	.....	4,715 33
Debentures By-law No. 270	4,715 33	
Bonus Electric Metal and Stamping Company	.....	2,915 12
Debentures By-law No. 276	2,915 12	
Bonus Felt Boot Company	.....	1,500 00
Debentures By-law No. 304	1,500 00	

Bonus Hahn Brass Company	.....	$637 50
Annual Bonuses By-law No. 256	$637 50	
Bonus Schierholtz Furniture Company	.....	3,500 00
Annual Bonuses By-law No. 282	3,500 00	
Hydro-Electric Plant	.....	25,213 28
Morley's Debentures By-law No. 300	7,879 59	
Hydro Debentures By-law No. 302	9,849 49	
	17,729 08	
Hydro Debenture issue to be made to cover Town Funds invested in Electric Plant	7,484 20	
	25,213 28	
Ratepayers' Investment	.....	30,016 44
Ratepayers' Equity in Public Enterprises	30,016 44	
		$75,434 75

PUBLIC ENTERPRISES.

Bridges and Dam	.....	$5,500 00
Debenture Monies By-law No. 261	$2,500 00	
Debenture Monies By-law No. 267	3,000 00	
	5,500 00	
Sidewalks	.....	6,740 68
Debenture Monies By-law No. 270	5,000 00	
Town Funds, 1911	1,740 68	
	6,740 68	
Public School	.....	18,000 00
Assessors' Valuation, Building	14,500 00	
Assessors' Valuation, Land	1,500 00	
Estimated, Equipment	2,000 00	
	18,000 00	
Electric Metal and Stamping Company	.....	2,915 12
Debenture Monies	2,915 12	
Felt Boot Company	.....	1,500 00
Debenture Monies	1,500 00	
Hahn Brass Company	.....	637 50
Town Funds	637 50	
Schierholtz Furniture Company	.....	3,500 00
Town Funds	3,500 00	
Hydro-Electric Plant	.....	25,591 45
Debenture Monies By-law No. 300	8,027 40	
Debenture Monies By-law No. 302	10,079 85	
Town Funds	7,484 20	
	25,591 45	
Agricultural Grounds	.....	1,000 00
Assessors' Valuation	1,000 00	
Town Hall	.....	4,000 00
Assessors' Valuation	4,000 00	

Riverside Cemetery	.....	$1,200 00
Purchase Price	$600 00	
Fencing and Surveying	600 00	
	1,200 00	
Weigh Scales and Building	.....	500 00
Valued at	500 00	
Road Machinery	.....	350 00
Sprinkling Cart	150 00	
Road Grader	150 00	
Pick Plough	25 00	
Wheel Scraper	25 00	
	350 00	
Fire Appliances	.....	4,000 00
Inventory	4,000 00	
		$75,434 75

VILLAGE OF NEW HAMBURG.

Cash Statement for the Year, 1910.

RECEIPTS.

General Town Sources	.....	$4,007 09
General Taxes (Residue), 1909	14 14	
General Taxes, 1910	2,843 40	
Dog Tax	51 00	
Poll Tax	76 00	
Street Rents	7 00	
Railway Distribution Tax	83 62	
Licenses	567 63	
Weigh Scale Receipts	43 90	
Gerth, Hy., On Note	25 00	
People's Railway, Printing	50 40	
Cemetery, Sale of Lots and Grass	245 00	
	4,007 09	
County Rate	.....	722 00
Levy	722 00	
Sprinkler	.....	322 27
Levy	322 27	
Public School	.....	3,508 00
Levy on Requisition	3,350 00	
Government Grant	158 00	
	3,508 00	
General Debentures and Bonus Levies	.....	3,337 51
By-law No. 256, Bonus Hahn Brass Co.	637 50	
By-law No. 259, Bonus New Hamburg Mfg. Co.	735 82	
By-law No. 261, Shade Street Bridge	183 95	
By-law No. 267, Public School and Bridges	538 13	
By-law No. 270, Public School and Sidewalk	461 26	
By-law No. 276, Bonus Electric Metal Co.	280 85	
By-law No. 282, Bonus Schierholtz Furniture Co.	500 00	
	3,337 51	
Bills payable	.....	18,709 52
Bills Discounted	18,709 52	

Hydro-Electric Plant	.....	$18.107 25
Morley Debenture Sales By-law 300	$8,027 40	
Hydro Debenture Sales By-law 302	10,079 85	
	18,107 25	
Hydro-Electric Department	.....	1,445 06
Light and Power Revenue	1,445 06	
		50,158 70

PAYMENTS.

General Town Purposes	.....	$3,307 68
Salaries	$608 90	
General Tax Refunds	16 00	
Dog Tax Refunds	5 50	
Printing and Advertising	193 04	
Law Costs, Sundry	28 08	
Law Costs, *re* New Hamburg Mfg. Co.	100 00	
Charity	30 00	
Roads and Bridges	550 89	
Weigh Scales	16 85	
Fire Protection	339 65	
Street Lighting	716 97	
Town Hall, Furnace and Maintenance	148 00	
Bank Interest	190 80	
Grants	280 00	
Rent, F. Goebel	75 00	
Berlin Trip	8 00	
	3,307 68	
County Rate	.....	722 50
County Treasurer	722 50	
Sprinkler	.....	336 44
Repairs and Wages	336 44	
Public School	.....	
Paid in year 1911	.....	
General Debentures and Bonuses Paid	.....	3,337 51
By-law No. 256	637 50	
By-law No. 259	735 82	
By-law No. 261	183 95	
By-law No. 267	538 13	
By-law No. 270	461 26	
By-law No. 276	280 85	
By-law No. 282	500 00	
	3,337 51	
General Debenture	.....	433 54
By-law No. 222, Bonus Hahn Furniture Co. (Not included in By-law striking rate)	433 54	
Bills Payable	.....	18,709 52
Bills Redeemed	18,709 52	
Hydro-Electric Plant	.....	12,508 85
Purchase Morley's Plant	8,124 31	
Construction Hydro Plant	4,384 54	
	12,508 85	
Hydro-Electric Department	.....	2,129 43
Maintenance and Supplies	2,129 43	
Standard Bank Overdraft, 1st January, 1910	.....	3,213 32
		44,698 79
Standard Bank Balance, 31st December, 1911		5,459 91
		$50,158 70

VILLAGE OF NEW HAMBURG.

Cash Statement for the Year 1911.

Receipts.

General Town Sources		$3,679 11
General Taxes (Residue), 1910	$148 34	
General Taxes, 1911	2,381 82	
Dog Tax	40 00	
Poll Tax	88 00	
Street Rents	8 00	
Treasurer's Department *re* Franchise	75 02	
Licenses	599 12	
Weigh Scale Receipts	14 30	
Cemetery, Sale of Lots and Grass	152 00	
Fines	7 00	
Cement Walks, St. George's Church Guild	23 13	
Felt Boot Company *re* Land	10 88	
Roads and Bridges	128 50	
Stove	3 00	
	3,679 11	
County Rate		735 00
Levy	735 00	
Sprinkler		436 60
Levy	436 60	
Public School		4,158 00
Levy on Requisition	4,000 00	
Government Grant	158 00	
	4,158 00	
General Debenture and Bonus Levies		4,508 43
By-law No. 256, Bonus Hahn Brass Co.	637 50	
By-law No. 259, Bonus New Hamburg Manufacturing Co.	735 82	
By-law No. 261, Shade Street Bridge	183 95	
By-law No. 267, Public School and Bridges	538 13	
By-law No. 270, Public School and Sidewalk	461 26	
By-law No. 276, Bonus Electric Metal Co.	280 85	
By-law No. 282, Bonus Schierholtz Furniture Co.	500 00	
By-law No. 300, Morley Elec. Plant	520 41	
By-law No. 302 Hydro-Electric Plant	650 51	
	4,508 43	
Bills Payable		13,523 85
Bills Discounted	13,523 85	
Hydro-Electric Department		6,402 48
Light and Power Revenue	6,402 48	
Standard Bank Balance 1st January, 1911		5,459 91
		38,903 38
Standard Bank Overdraft, 31st December, 1911		12,235 10
		$51,138 48

Payments.

General Town Purposes		$5,969 86
Salaries	$398 65	
General Taxes, Refund	4 00	
Dog Tax, Refund	1 00	
Registration of Births, etc.	39 82	
Town Hall Maintenance	78 92	
Printing and Advertising	159 06	
Bank Interest	164 70	
Weigh Scales	9 65	
Cemetery Caretaker	11 00	
Fire Protection	377 00	
Legal	47 15	

Grants	$350 00	
Cement Sidewalks	1,740 68	
Roads and Bridges	1,237 33	
Street Lighting	1,350 90	
	5,969 86	
County Rate		$736 10
County Treasurer	736 10	
Sprinkler		410 50
Repairs and Wages	410 50	
Public School		7,666 00
School Treasurer for 1911	3,508 00	
School Treasurer for 1912	4,158 00	
	7,666 00	
General Debenture and Bonuses Paid		4,008 43
By-law No. 256	637 50	
By-law No. 259	735 82	
By-law No. 261	183 95	
By-law No. 267	538 13	
By-law No. 270	461 26	
By-law No. 276	280 85	
By-law No. 282, paid 1912		
By-law No. 300	520 41	
By-law No. 302	650 51	
	4,008 43	
Bills Payable		13,523 85
Bills Redeemed	13,523 85	
Hydro-Electric Plant		12,880 55
Construction Hydro Plant	12,880 55	
Hydro-Electric Department		5,943 19
Maintenance and Supplies	5,943 19	
		51,138 48
		$51,138 48

VILLAGE OF NEW HAMBURG. MUNICIPAL OFFICERS, 1709-1912.

Official.	1909 Name.	By-law.	Salary.	1910 Name.	By-law.	Salary.	1911 Name.	By-law.	Salary.	1912 Name.	By-law.	Salary.
			$ c.			$ c.			$ c.			$ c.
Reeve	J. T. Katzenmeier	....	.....	J. T. Katzenmeier	....	.....	J. T. Katzenmeier	....	.....	Louis Peine	....	.....
Reeve, Deputy	.....	....	.....	.....	....	.....	.....	....	.....	.....	....	.....
Councillor	F. J. Hartmann	....	.....	F. Debus	....	.....	F. Debus	....	.....	John A. Hartmann	....	.....
Councillor	F. Debus	....	.....	J. Weber	....	.....	J. A. Hartmann	....	.....	Chas. F. Hildebrand	....	.....
Councillor	J. Wing	....	.....	F. J. Hartmann	....	.....	Wm. Buck	....	.....	John H. Messner	....	.....
Councillor	J. Weber	....	.....	G. F. Graff	....	.....	H. N. Roher	....	.....	James A. Vance	....	.....
Clerk	W. Millar	185	90 00	W. Millar	....	.....	W. Millar	....	.....	W. Millar	....	.....
Treasurer	J. R. Feick	291	25 00	J. R. Feick	....	.....	W. R. Plum	308	25 00	W. R. Plum	....	.....
Assessor	F. Goebel	292	60 00	F. Goebel	295	70 00	F. Goebel	305	70 00	F. Goebel	311	70 00
Collector of Tax	J. Laschinger	292	40 00	J. Laschinger	295	45 00	J. Laschinger	305	60 00	J. Laschinger	311	60 00
Collector of Sprinkling	.....	....	.....	.....	....	.....	.....	....	.....	.....	....	.....
Constable, etc	Henry Girth	292	80 00	Henry Girth	295	80 00	Henry Girth	305	80 00	John Wing	311	90 00
Electric Light Supt.	.....	....	.....	.....	....	.....	Geo. Morley	305	840 00	Geo. Morley	311	840 00
Auditor	Hermon Appel	292	8 00	Hermon Appel	295	8 00	Hermon Appel	305	8 00	.....	....	.....
.....	John A. Hartmann.	292	8 00	John A. Hartmann.	295	8 00	W. R. Plum	305	8 00	.....	....	.....
Fence Viewers	Daniel E. Cressmen	292	.....	Daniel E. Cressmen	295	.....	D. E. Cressman	305	.....	D. B. Cressmen	311	.....
Fence Viewers	Chas. Nablo	292	.....	Chas. Nablo	295	.....	C. Nablo	305	.....	C. Nablo	311	.....
Fence Viewers	David Luckhardt	292	.....	David Luckhardt	295	.....	D. Luckhardt	305	.....	D. Luckhardt	311	.....
Poundkeepers	John K. Becker	292	.....	John K. Becker	295	.....	F. J. Hartmann	305	.....	F. J. Hartmann	311	.....
Poundkeepers	Rumig and Montag	292	.....	Rumig and Montag	295	.....	Rumig and Montag	305	.....	Rumig and Montag	311	.....
Poundkeepers	Ferdinand Kraus	292	.....	Ferdinand Kraus	295	.....	Ferdinand Kraus	305	.....	Ferdinand Krauz	311	.....
Medical Officer	John Marty	292	10 00	John Marty	295	10 00	John Marty	305	10 00	John Marty	311	10 00

VILLAGE OF HAMBURG. TABLE OF DEBENTURE AND BONUS LIABILITY AT DECEMBER 31, 1911.

By-law No.	Purpose.	Date of Issue. Month, Day, Year.	Interest Rate.	Years to Run.	Expiry Date.	Principal. Original.	Paid.	Unpaid.	Annual Levy, Principal and Interest.	Bonus Restrictions.
	DEBENTURES.					$ c.	$ c.	$ c.	$ c.	
261	Shade Street Bridge	Jan. 4, 1904	4%	20	Jan. 4, 1924	2,500 00	773 59	1,726 41	183 95	
267	Public School					4,000 00				
	Bridges and Dam	Dec. 1, 1904	4½%	20	Dec. 1, 1924	3,000 00	1,789 33	5,210 67	538 13	
270	Sidewalks					5,000 00				
	Public School	Sep. 15, 1905	4½%	20	Sep. 15, 1925	1,000 00	1,284 67	4,715 33	461 26	
276	Bonus Electric Metal & Stamping Co.	Dec. 1, 1906	5%	20	Dec. 1, 1926	3,500 00	584 88	2,915 12	280 85	To be in operation 20 years.
300	Morley's Electric Plant	Oct. 1, 1910	5%	30	Oct. 1, 1940	8,000 00	120 41	7,879 59	520 41	
302	Hydro-Electric Plant	Nov. 1, 1910	5%	30	Nov. 1, 1940	10,000 00	150 21	9,849 49	650 51	
304	Bonus Felt Boot Company	Nov 1, 1911	5%	10	Nov. 1, 1921	1,500 00		1,500 00	194 26	Enlarge factory. To be in operation 20 years.
						38,500 00	4,703 39	33,796 61	2,829 37	
	ANNUAL BONUS.									
256	Bonus Hahn Brass Company.	July 1, 1903		10	July 1, 1912	6,375 00	5,737 50	637 50	637 50	Employ 30 men 11 months each year.
282	Bonus Schierholtz Furniture Co., Limited.	Dec. 15, 1908		10	Dec. 15, 1917	5,000 00	1,500 00	3,500 00	500 00	*Fixed assessment, $4,000 for 10 years. Employ 40 employees for 11 months each year.
						49,875 00	11,940 89	37,934 11	3,966 87	

* Bonus of $500.00 due December 15th, 1911, not paid until January, 1912.

HYDRO-ELECTRIC DEPARTMENT.

Balance Sheet as at 31st December, 1911.

Assets.

Cash on Hand			$69 63
Book Debts			2,467 39
Supplies—per List	$1,413 22		
Light—per List	424 35		
Light—December per Register	316 92		
Power—December per Register	210 65		
Street Lights—December, 1911	102 25		
	2,467 39		
Installation Supplies			676 87
Insurance Prepaid			52 00

Liabilities.

Accounts Payable—List		$1,176 86	
Surplus		645 09	
Sale of Scrap Iron and Poles	$135 00		
Profit from Light and Power Revenue	116 78		
Profit from Installation	393 31		
	645 09		
Due to Municipality General Fund		1,443 94	
		$3,265 89	$3,265 89

Expense Accounts Payable at 31st December, 1911.

Factory Products	$133 05
Canadian Westinghouse Co.	155 00
Sieman Bros.	39 00
Central Electric and School Supply Co.	4 14
Hamilton, T. H., & Co.	5 50
McDonald & Wilson	45 31
New Hamburg Manfg. Co.—Order No. 5744	20
Peine, Louis—Order No. 5798	10 00
Morley, Geo.—Salary December	70 00
Hydro-Electric Commission Power—November, 1911	357 33
Hydro-Electric Commission Power—December, 1911	357 33
	$1,176 86

VILLAGE OF NEW HAMBURG.

HYDRO-ELECTRIC DEPARTMENT.

Electric Light and Power Revenue Account from 1st July, 1910, to 31st December, 1911.

Income		$7,264 89
Light Users	$4,706 38	
Street Lights	1,535 25	
Power	1,023 26	
	7,264 89	

Maintenance Expenses		$5,677 19	
Hydro-Electric Power—1st March to 31st December, 1911	$2,599 44		
Coal—31st July to 28th February, 1911	1,436 47		
Oil	20 59		
Repairs	185 01		
Stationery	31 81		
Telephone	11 40		
Insurance	73 00		
Superintendence	1,269 97		
Wages	49 50		
	$5,677 19		
Capital Expense		1,470 92	
Morley Debenture—No. 1, By-law 300	$520 41		
Hydro Debenture, No. 1, By-law 302	650 51		
Interest Estimated	300 00		
	$1,470 92		
Profit for Period		116 78	
		$7,264 89	$7,264 89

INSTALLATION REVENUE ACCOUNT FROM 1ST JULY, 1910, TO 31ST DECEMBER, 1911.

Income from Installations			$3,471 16
Cost of Installations		$3,077 85	
Supplies	$2,641 37		
Labor	436 48		
	$3,077 85		
Profit from Installation work		393 31	
		$3,471 16	$3,471 16

VILLAGE OF NEW HAMBURG.

COST OF ELECTRIC PLANT AT 31ST DECEMBER, 1911.

Hydro-Electric Station and Line Construction			$17,467 14
Station		$5,051 08	
Line Construction		6,827 29	
Materials	$4,297 68		
Labor	2,529 61		
	$6,827 29		
Transformers, 13, 110 volts; 6, 550 volts		2,636 00	
Meters, 143		1,810 38	
Pumping Equipment		223 21	
Engineer		600 00	
Miller, Wm.		245 27	
Secretary	$150 00		
Legal	95 27		
	245 27		
Expense—Storeroom and Telephone		73 91	
		$17,467 14	

Jacob Morley's old Plant Purchase		$8,124 31
Total Cost of Electric Plant		$25,591 45
Total Cost of Electric Plant	$25,591 45	
Sale of Morley Debentures, By-lay 300		$8,027 40
Sale of Hydro Debentures, By-law 302		10,079 85
Expended out of General Village Funds		7,484 20
	$25,591 45	$25,591 45

VILLAGE OF NEW HAMBURG.

HYDRO-ELECTRIC DEPARTMENT.

ESTIMATE OF LIGHT AND POWER REVENUE AND MAINTENANCE COSTS, INCLUDING YEARLY DEBENTURE REDEMPTION AND ADDITIONS TO PLANT FOR ONE YEAR.

Revenue			$8,867 80
Light Users, $333.33 per month for 12 months..	$4,000 00		
Street Lighting, $150.00 per month for 12 months	1,800 00		
Power, $255.65 per month for 12 months	3,067 80		
	$8,867 80		
Maintenance		$5,830 00	
Hydro-Electric Power, $350.00 per month for 12 months	$4,200 00		
Superintendence	850 00		
Clerical Work	300 00		
Insurance	55 00		
Telephone	20 00		
Repairs and Renewals	300 00		
Stationery and Printing	50 00		
Fuel	30 00		
Oil	25 00		
	$5,830 00		
Discount		800 00	
20% on $4,000.00	$800 00		
Capital Expense		1,658 80	
Hydro Debenture—By-law 302	$650 51		
Morley Debenture—By-law 300	520 41		
New Debentures	487 88		
	$1658 80		
Additions to Plant		500 00	
Surplus for Year (Estimated)		79 00	
		$8,867 80	$8,867 8

VILLAGE OF NEW HAMBURG.

HYDRO-ELECTRIC DEPARTMENT.

	Horsepower. 20 Minutes Peak Load.	Rate. $32.00 per Horsepower Year.	Amount.
		$ c.	$ c.
February, 1911	No charge.	.....	.....
March, "	100.6	32 00	268 27
April, "	93.9	32 00	250 40
May, "	93.9	32 00	250 40
June, "	80.5	32 00	214 66
July, "	53.6	32 00	142 93
August, "	83.8	32 00	223 46
September, "	93.3	32 00	248 80
October, "	107.2	32 00	285 86
November, "	134.0	32 00	357 33
December, "	134.0	32 00	357 33
	974.8		2,599 44

VILLAGE OF NEW HAMBURG.

Hydro-Electric Department.

Electric Light and Supplies Accounts Receivable at 31 December, 1911.

Names.	Folio.	Total,	Supplies.	Light.
		$ c.	$ c.	$ c.
Ratz, Jacob	15	3 00	.....	3 00
Wndt, Gus.	15	5 00	.....	5 00
Schildroth, Wm.	15	3 00	.....	3 00
Merner, Mrs. Jacob	15	3 00	.....	3 00
Fox, Charles	16	8 75	.....	8 75
Berlett, Adam	17	17 39	17 39	.....
Hahn, Louis	18	18 80	1 30	17 50
Lightheart	20	3 29	3 29	.....
Anderson, Dr.	21	24 43	20 43	4 00
Ernst, Henry A.	24	4 60	4 60	.....
Hildebrandt, Charles	26	2 84	2 84	.....
Feick, J. R.	28	77 33	12 33	65 00
Freeborn, Andy.	29	1 80	1 80	.....
Evangelical Church	30	33 93	11 03	22 90
Pequegnat, L. G.	32	94 45	94 45	.....
Schafer, Mrs. Mary	35	22 73	22 73	.....
Park Commission	39	19 66	19 66	.....
Schaaf, Wm.	40	3 34	3 34	.....
Katzenmeier, J. F.	41	25 09	17 09	8 00
Peine, Louis	42	73 02	53 22	19 80
Goebel, Fred	45	5 60	5 60	.....
Hydro-Electric Baden	46	8 52	8 52	.....
Evangelical Parsonage	48	2 98	2 98	.....
Kraus, Fred, Senr.	48	39 10	39 10	.....
Miller, Wm.	52	3 25	3 25	.....
Hostettler, Lafette	54	6 29	5 54	0 75
Bruder, Harry	55	29 48	29 48	.....
Hahn, Alfred	56	22 49	13 74	8 75
Rau, Alex.	57	27 56	27 56	.....
Standard Bank	60	0 75	0 75	.....
Wentzel, Thomas	63	0 50	0 50	.....
Electric Meter & Stamping Co.	65	3 00	3 00	.....
McCallum, F. H.	.....	21 37	1 77	19 60
Becker, Daniel	68	5 40	5 40	.....
Bank of Hamilton	72	4 45	4 45	.....
Merner, Chas.	73	0 90	0 90	.....
Poultry Association	75	5 10	5 10	.....
Helm, John	76	1 95	1 95	.....
Beck, Harry	76	5 05	5 05	.....
Sutherland, W. L.	78	4 60	4 60	.....
Hamburg Felt Boot Co.	80	53 18	50 78	2 40
Beilstein, Jacob	80	1 70	.....	1 70
Ernst, Jacob	81	28 32	28 32	.....
Wolfe, Wm.	87	1 95	1 95	.....
Hahn, George	92	14 06	14 06	.....
Debus, Fred.	93	0 20	0 20	.....
Merner, Edward	94	55 95	52 95	3 00
I. O. O. F. Hall	95	10 78	10 78	.....
Rabb, Miss L.	96	23 40	8 50	14 90
Loehr, A.	97	8 80	8 80	.....
Catholic Church	99	15 44	15 44	.....
Puddicomb, Mrs. R. B.	100	25 23	10 23	15 00
Ritz, Charles	102	1 85	1 85	.....
Lederman, Charles	104	10 29	6 29	4 00
Hollocher, Joseph	106	8 20	4 60	3 60
Wright, Jack	108	1 75	0 25	1 50
Graff, George	110	14 20	1 90	12 30
Marty, Dr.	112	7 25	7 25	.....
Messner, Charles	114	126 70	75 70	51 00
Chinaman, Mr.	115	0 25	0 25	.....

By-law No. 261	.....	$183 95
By-law No. 267	.....	538 13
By-law No. 270	.....	461 26
By-law No. 276	.....	280 85
By-law No. 282	.....	500 00
By-law No. 300	.....	520 41
By-law No. 302	.....	650 51
	$11,869 82	$11,869 82

By-law No. 309.

Sprinkling 2 mills on the dollar levied upon the assessment value of the real estate situated on Peel Street, East and West Street, Huron Street from the west end of East and West Street to the south end of Waterloo Street from Huron Street to the Grand Trunk Railway track as authorized by By-law No. 299.

JACOB LASCHINGER, TAX COLLECTOR, 1910. IN ACCOUNT WITH THE VILLAGE OF NEW HAMBURG.

To General Taxes Collected, as per Schedule A	$10,410 33	
Dog Taxes Collected, as per Schedule B	51 00	
Sprinkling Taxes Collected, as per Schedule C	322 27	
Poll Taxes Collected, as per Schedule D	76 00	
Street Rents (List not seen), Roll Folio 23	7 00	
By Cash received by Treasurer:—		
August 29, 1910—Cash Book Folio 55	.....	$16 00
October 28, 1910—Cash Book Folio 55	.....	2,027 70
December 14, 1910—Cash Book Folio 56	.....	8,618 72
December 27, 1910—Cash Book Folio 56	.....	46 76
By Balance due, 31st December, 1910	.....	157 42
	$10,866 60	$10,866 60
To Balance due, 1st January, 1911	157 42	
By Cash Received by Treasurer:—		
January 6, 1911—Cash Book Folio 65	.....	$20 00
January 20, 1911—Cash Book Folio 65	.....	23 00
January 31, 1911—Cash Book Folio 65	.....	51 80
February 11, 1911—Cash Book Folio 65	.....	24 14
March 21, 1911—Cash Book Folio 65	.....	22 00
August 9, 1911—Cash Book Folio 71	.....	7 40
By Balance due by Collector on 1910 Rolls	.....	9 08
	$157 42	$157 42

VILLAGE OF NEW HAMBURG.

COLLECTORS' ROLL SUMMARY FOR THE YEAR 1910.

Total Assessment liable for all purposes, Folio 22, $528,571.00 at 20 mills, B.L. 301		$10,571 42	
Arrears		14 00	
Merner, E., Income Tax, 1908—Folio 9	6 00		
Weber, W. H., Income Tax, 1908—Folio 15	8 00		
Merner, E., Income Tax—Folio 9	$6 00		
	$14 00		
Allowance by Court of Revision, M.B. 62		.....	$25 00
Bender, Sam., 23-24 Perth W.—Folio 1	$25 00		
Amount to be collected as per Roll—Folio 22		.....	10,560 42
		$10,585 42	$10,585 42
Amount to be collected as above		$10,560 42	

VILLAGE OF NEW HAMBURG.

Hydro-Electric Department.

Supplies on Hand, December 31st, 1911.

50 60 W. lamps at .86	$43 00
172 25 W. lamps at .56	96 32
49 17 W. lamps at 53	25 97
6 Plush push switches at .36	2 16
2 Counter weights, complete, at .32	64
28 ft. W. P. Wire, No. 10, at .19	5 32
6 Pull Chain sockets at .36	2 16
1 2½ inch Iron box bell at .36	36
1 Push at .37	37
1 Set Decoration lamps at 4.00	4 00
1 Knife switch at 1.08	1 08
1 each Nos. 10-32, 20-33, 30-39 Amp. Fuses	1 04
70 ft. N. C. Cotton code	75
20 30 Amp. Fuse blocks at .3½	70
2 2¼ Shade holders at .40 doz.	07
2 Shade Holders at 3.00 doz.	50
15 ft. Cotton Yellow at .2¼	34
24 Oak pins at 12.00 M.	29
44 5 Amp. Snap Switches at 15.60	6 86
1 Fuse Knife Switch at 2.55	2 55
12 Single pale cutouts at .36	3 12
6 30 A Fuses at .24	1 44
6 15 A Fuses at .24	1 44
6 20 A Fuses at .24	1 44
50 10 A Fuses at .3¼	1 63
6,193 ft. No. 14 N. C. Wire at 8.85	54 80
1,108 ft. No. 12 N. C. Wire at 11.53	12 77
458 ft. No. 10 N. C. Wire at 15.29	7 00
501 ft. No. 6 N. C. Wire at 35.04	17 55
561 ft. No. 4 N. C. Wire at 49.54	27 79
90 ft. No. 0 N. C. Wire, Standard, at 67.12	6 04
935 Solid Knobs at 5.50	5 14
700 Tubes, 6 Knobs, at 8.00	5 60
60 Tubes, ½ by 6, at 4.00	2 40
170 S. W. Cleats at .1	1 70
181 3 W. Cleats at 1½	2 71
135 Large Split Knobs at 7.40	99
1,380 3-inch Tubes at 5.00	6 90
519 2 W. Cleats at 7.40	3 84
1,256 ft. Loom at 3.60	45 21
1,860 Split Knobs at 6.50	12 09
58 Fuse Plugs at .3	1 74
14 35 Amp. Plugs 110 V. at .10	1 40
17 30 Amp. Plugs 220 V. at .10	1 70
30 10 Amp. Plugs 600 V. at .20	6 00
6 75 Amp. Plugs 600 V. at .20	1 20
14 Switch Handles at .5	70
8 Friction Tape at .15	1 20
1 Rubber Tape at .75	75
20 Entrance Switches at .12½	2 50
40 Flush Plate Covers at .8	3 20
11 D. B. Cutouts at .42	4 62
13 S. B. Cutouts at .24	3 12
2 Cutouts for enclosed Fuses at .20	40
4 Flush Switches at .72	2 88
2 Knife Switches at .34	68
3 Knife Switches, small, at .25	75
7 Cutouts for 550 Volts at .20	1 40
1 Conduit 1¼ inches at 1.20	1 20
4 Conduit 1½ inches at .60	2 40
8 Conduits at .60	4 80
398 Open Rosettes at .7½	29 85
7 Switch Boxes at .22	1 54
84 Concealed Rosettes at .11	9 24

VILLAGE OF NEW HAMBURG.

Hydro-Electric Department.

Electric Light and Supplies Accounts Receivable at 31 December, 1911.

Names.	Folio.	Total.	Supplies.	Light.
		$ c.	$ c.	$ c.
Hartmann, Joseph	116	6 80	6 80	.....
Devitt, A.	117	4 60	4 60	.....
Vance, James	117	0 20	0 20	.....
Steer, Philip	118	1 80	1 80	.....
Kreh, Michael	118	0 20	0 20	.....
Hahn, Alex.	119	9 35	8 25	1 10
Trinity Lutheran Church	121	156 82	156 82	.....
William, R. T. (Bowling Green)	123	103 46	97 86	5 60
Beger, Robert Jr.	124	41 38	41 38	.....
St. Peters Lutheran Church	126	145 71	145 71	.....
Stuart Bros.	128	74 35	74 35	.....
Paff, Edward	129	49 45	32 55	16 90
Masonic Hall	132	5 80	.....	5 80
Schmidt, John	133	2 50	2 50	.....
Kennel, E. S.	133	5 39	5 39	.....
Luckhardt, David	135	4 15	1 00	3 15
Lautenschlager, John	136	2 27	2 27	.....
Bettdger, Otto	137	14 34	.....	14 34
Martin, George	140	13 30	1 30	12 00
Public Library	142	13 28	6 28	7 00
Kraus, Fred. Jr.	143	7 21	7 21	.....
Ritz Daniel	144	9 59	9 59	.....
Luft, Henry	146	30 62	30 62	....
New Hamburg Manufacturing Co	148	0 35	0 35	.....
Winn, R. T.	149	0 65	0 65	.....
Hamburg Rink Co.	150	20 70	20 70	.....
Lautenschlager, John	37	4 80	.....	4 80
Gimple, Wm.	38	0 75	.....	0 75
Schaaf, Wm.	38	0 40	.....	0 40
I. O. O. F. Hall	39	0 75	.....	0 75
Schaaf, Mrs.	39	1 50	.....	1 50
Seim, Conrad	39	1 00	.....	1 00
Eichler, B.	39	4 00	.....	4 00
Lederman, Charles	39	6 95	.....	6 95
Ritz, Charles	40	10 00	.....	10 00
Wright, Jack	40	3 20	.....	3 20
Otto, John	40	2 10	.....	2 10
Marty, Dr. John	40	2 26	.....	2 26
Hildebrand, Charles	41	7 70	.....	7 70
Graff. George	41	7 40	.....	7 40
St. George's Church	41	3 05	.....	3 05
Beilstein, Jacob	41	0 40	.....	0 40
Kraus, Fred. Jr.	41	3 00	.....	3 00
Beck, Harry	41	0 75	.....	0 75
Total		1,837 57	1,413 22	424 35

Number of dogs	47
Number of bitches	2
	49

VILLAGE OF NEW HAMBURG.

DIFFERENCES OF ASSESSMENTS AS BETWEEN ASSESSMENT ROLL AND COLLECTOR'S ROLL FOR THE YEAR 1911.

Boettger, Mary, Income Tax Not entered in Collectors' Roll.	Folio 4	$400 00	
Standard Bank Business Tax Not entered in Collectors' Roll, although Real Property $2,275.00 appears in Collectors' Roll, Folio 14.	Folio 25	$1,700 00	
Forest, James, p. 14-15 Wilmot E. Entered in Collectors' Roll but does not appear in Assessment Roll.	Folio 4		$100 00
Net Difference between Assessment as appearing in Assessment and Collectors' Rolls for the year 1911			2,000 00
		$2,100 00	$2,100 00

VILLAGE OF NEW HAMBURG.

BY-LAW No. 301.

To Provide for the Payment of the Current Expenses of the Year 1910.

Assessment, $528,571, at 20 mills	$10,571 42	
County Tax		$722 00
General Purposes		3,161 91
Public School Purpose		3,350 00
By-law No. 256		637 50
By-law No. 259		735 82
By-law No. 261		183 95
By-law No. 267		538 13
By-law No. 270		461 26
By-law No. 276		280 85
By-law No. 282		500 00
	$10,571 42	$10,571 42

By-law No. 303.

Sprinkling 1½ mills on the dollar levied upon the assessment value of the real estate situated on Peel Street, East and West Street, Huron Street from the west end of East and West Street to the south end of Waterloo Street and Waterloo from Huron Street to the Grand Trunk Railway track as authorized by By-law No. 299.

VILLAGE OF NEW HAMBURG.

BY-LAW No. 310.

To provide for the Payment of Current Expenses of the Year 1911.

Assessment, $539,537.00, at 22 mills	$11,869 82	
County Tax		$735 00
General Purposes		2,626 39
Public School Purpose		4,000 00
By-law No. 256		637 50
By-law No. 259		735 82

113 Sockets at .17	$19 21
4 Chain Sockets at .34	1 36
47 Snap Switches at .17	7 99
9 2 Pale Switches at .28	2 52
22 Extension Plugs at .12	2 64
12 Receptacles at .7½	90
5 half-inch Conduit Caps at .14	70
8 Flush Switch Plates, double, at .22	1 76
580 Socket Bushing at .25 M.	1 45
6 Pendant Switches at .32	1 92
46 Shock Absorbers at .3	1 38
27 Code Wire at .1½	40
2 1¼-inch Conduit Bushing at .8	16
14 ½-inch Conduit Bushing at .4	56
4 Solder at .27	1 08
½ Can Dope at .20	10
5 Electric Irons at 3.90	19 50
1 Electric Stove at 2.68	2 68
11 3 Way Cutouts at .20	2 20
3 Weather Proof Sockets at .20	60
109 Sockets at .17	18 53
11 Rosettes at .7½	83
8 Receptacles at .7½	60
10 ft. 1¼-inch Conduit at .10	1 00
120 ft. ¾-inch Conduit at .8	9 60
28 ft. 1-inch Conduit at .8¾	2 45
40 ft. ½-inch Conduit at .7½	3 00
30 ft. Moulding at .3	90
4 16 c. Lamps at .17	68
3 8 c. Lamps at .17	51
10 100 W. T. Lamps at 1.25	12 50
3 3-Light Fixtures at 3.50	10 50
1 2-Light Fixture at 2.75	2 75
2 2-Light Fixtures at 2.50	5 00
86 Side Brackets at .28	24 08
4 Verandah Fixtures at .50	2 00
65 Shade Rings at .3	1 95
18 Husks at .12	2 16
21 Shades at .30	6 30
3 Shades at .69	2 07
4 Shades at .25	1 00
Total	$676 87

VILLAGE OF NEW HAMBURG.

Synopsis of Assessment Roll Summaries, 1910-1911.

Folio 29.
1910.

Total Taxable Real Property	$460,385 00
Business Assessment	52,796 00
Taxable Income	15,390 00
Total Assessment for all purposes	$528,571 00
Total Assessment liable for Local Improvement only	34,950 00
Total Assessment	$563,521 00
Number of dogs	56
Number of bitches	2
	58

Folio 35.
1911.

Total Taxable Real Property	$471,330 00
Business Assessment	52,702 00
Taxable Income	17,505 00
Total Assessment for all purposes	$541,537 00
Total Assessment liable for Local Improvements only	75,500 00
Total Assessment	$617,037 00

Discount of 2 per cent. allowed on payments, 1st October to 31st October			$126 09
Short Extensions in Roll therefore uncollected			8 00
Folio 1.—Appel, Hermon, p. 10, Jacob W., $110.00 should be $13.00	$2 00		
Folio 2.—Cockerton, James, p. 7, Willmott E., $4.00 should be $8.00	4 00		
Folio 5.—Frank, Theo., p. 2, Jacob E., Peel E., $76.50 should be $77.50	1 00		
Folio 5.—Fox, Charles, 12 Waterloo, E., $41.00 should be $42.00	1 00		
	$8 00		
Arrears			16 00
Jantzi, Jonas—Pl. Bleams N.—Folio 8	$2 00		
Merner, C.—Income Tax, 1908—Folio 9	6 00		
Weber, W. H.—Income Tax, 1908—Folio 15	8 00		
	$16 00		
Amount to be accounted for to Treasurer			10,410 33
		$10,560 42	$10,560 42

SCHEDULE A.

VILLAGE OF NEW HAMBURG.

Dog Taxes for the Year 1910.

Amount to be collected per roll, Folio 19		$58 00	
Uncollectable			$7 00
Berger, J. J., folio 17	$1 00		
Gushart, John, folio 17	1 00		
Pfaff, Edward, folio 18	1 00		
Ran, Joseph, folio 18	1 00		
Rumig & Montag. folio 18	1 00		
Schmidt, Fred., folio 19	1 00		
Stranch, Conrad, folio 19	1 00		
	$7 00		
Amount to be accounted for to Treasurer			51 00
		$58 00	$58 00

SCHEDULE "B."

Sprinkling Taxes for the Year 1910.

Amount to be collected as per Roll, folio 7— $223,210.00 Assessment at 1½ mills per B-L 303		$335 20	
Sundry Short Extensions not collected			$0 22
Uncollected			12 71
Becker, Catherine, folio 1	$2 79		
Brodecht, Werrier, folio 1	2 55		
Beck, Harry folio 1	53		
Daniels, Maurice, folio 2	75		
Eichler, B., folio 2	98		
Golds, Charles, folio 3	1 05		
Heartwell, Charles, folio 3	15		
Kuntze, Jacob, folio 3	45		

Miehm, Maurice, folio 4	$ 83	.....	.....
Miller, John, folio 4	1 35	.....	.....
Oppertshauser, H. S., folio 4	83	.....	.....
Stook, Michael, folio 4	45	.....	.....
	$12 71		
Amount to be accounted for to Treasurer	.....	.....	$322 27
		$335 20	$335 20

SCHEDULE "C."

VILLAGE OF NEW HAMBURG.

POLL TAXES FOR THE YEAR 1910.

Amount to be collected per Roll, page 4		$160 00	
Uncollected		.....	$84 00
Appel, Lambert, left town	$2 00	.....	.....
Arnold, Eugene	2 00	.....	.....
Bramley, H., left town	2 00	.....	.....
Beilstein, Hy.	2 00	.....	.....
Betzner, Irwin, left town	2 00	.....	.....
Beliske, G.,	2 00	.....	.....
Burns, J., minor	2 00	.....	.....
Clark, Wm., left town	2 00	.....	.....
Emsley, Geo., volunteer	2 00	.....	.....
Eichler, Wm., left town	2 00	.....	.....
Emchke, Wm., left town	2 00	.....	.....
Fortan, Hy., assessed	2 00	.....	.....
Froele, Hy., abandoned	2 00	.....	.....
Gushart, Adam, left town	2 00	.....	.....
Henrich, Hm., volunteer	2 00	.....	.....
Haighton, Francis, volunteer	2 00	.....	.....
Hatter, Fred, left town	2 00	.....	.....
Heberman, Harry, left town	2 00	.....	.....
Kraus, Fred. H.,	2 00	.....	.....
Ludwig, Albert	2 00	.....	.....
Lipscombe, Thomas, left town	2 00	.....	.....
Luckhardt, Edward, abandoned	2 00	.....	.....
Litfin, J., tenant	2 00	.....	.....
Merner, Victor, left town	2 00	.....	.....
Motchinan, H., left town	2 00	.....	.....
Mallow, M., left town	2 00	.....	.....
Miller, Chas., left town	2 00	.....	.....
Nihill, E., left town	2 00	.....	.....
Panchen, Harry, left town	2 00	.....	.....
Pletsch, Charles, left town	2 00	.....	.....
Quin, Lee, left town	2 00	.....	.....
Quehl, Geo., left town	2 00	.....	.....
Rumig, Geo., paid in Ayr	2 00	.....	.....
Rumig, John	2 00	.....	.....
Schultz, Frank	2 00	.....	.....
Sherman, James, left town	2 00	.....	.....
Turner, Fred, volunteer	2 00	.....	.....
Torgoiski, M.,	2 00	.....	.....
Uttley, Russell, tenant	2 00	.....	.....
Wassman, W., left town	2 00	.....	.....
Schultz, Oscar, left town	2 00	.....	.....
Seyler, Urban, left town	2 00	.....	.....
	84 00		
Amount to be accounted for to Treasurer	.....	.....	76 00
		$160 00	$160 00

SCHEDULE D.

JACOB LASCHINGER, TAX COLLECTOR, IN ACCOUNT WITH THE VILLAGE OF NEW HAMBURG.

To General Taxes, collected as per Schedule A	$11,608 65	
Dog Taxes, collected as per Schedule B	40 00	
Sprinkling Taxes, collected as per Schedule C	436 60	
Poll Tax, collected as per Schedule D	88 00	
Street Rents, collected as per Schedule E	8 00	
By Cash Received by Treasurer—		
Aug. 30th, 1911, Cash Book Folio 71	.....	$29 00
Sept. 12th, 1911, " " " 72	.....	62 00
Sept. 12th, 1911, " " " 72	.....	44 00
Oct. 18th, 1911, " " " 73	.....	75 88
Oct. 18th, 1911, " " " 73	.....	136 00
Oct. 18th, 1911, " " " 73	.....	131 00
Oct. & Nov. 1911, " " " 74	.....	8,371 61
Dec. 1911, " " " 75	.....	3,248 18
Dec. 28th, 1911, " " " 76	.....	88 08
Dec. 28th, 1911, " " " 76	.....	12 10
To Balance due by Collector from 1910 Rolls	9 08	
To Overpayment by Collector at 31 Dec., 1911	7 52	
	$12,197 85	$12,197 85
By Overpayment by Collector as above	.....	$7 52
By Cash paid to Treasurer, Feb. 6th, 1912, Pass Book	.....	19 20
To Overpayment by Collector on 1911 Rolls	$26 72	
	$26 72	$26 72

VILLAGE OF NEW HAMBURG.

COLLECTOR'S ROLL SUMMARY FOR THE YEAR 1911.

Total Assessment liable for all purposes, folio 22, $539,537.00, at 22 mills; by-law 310		$11,869 82	
Allowance		.....	$25 00
Bender, Samuel, 23-24 Perth W., Folio 1	$25 00		
Arrears		.....	17 16
Devitt, A. K., p. 12, Seyler St., folio 3	$3 96		
Hahn & Gatschene, Mill Race, folio 7	2 20		
Lotz, Wm., Stamping Works, folio 8	11 00		
	$17 16		
Short Paid through wrong extensions		.....	56 40
Fox, Charles, 1 and 2 Waterloo E., folio 5	$1 10		
Hoffman, Jacob, p. 4 Union W., folio 6	1 00		
Nablo, Chas., p. 6 and 7, Bleams N. and S. folio 10	22 00		
Rumig & Montag, 1 and 2, E. and W.N., folio 12	30 00		
Schmidt, Fred, p. 2, E. and W.S., folio 12	1 10		
Thiel, Jacob, p. 2 and 3, Jacob E., folio 14	1 10		
Koehler, Fred.	10		
	$56 40		
Overpaid through wrong extension		1 22	
Graff, George, Arnold Street, folio 5	$1 10		
C. P. Telegraph Co., folio 3	02		
Daniels, Maurice, folio 3	10		
	$1 22		
Discount of 2 per cent. allowed on payments 1 Oct. to 31 Oct.		.....	163 83
Amount to be accounted for to Treasurer		.....	11,608 65
		$11,871 04	$11,871 04

SCHEDULE A.

Dog Taxes for the Year 1911.

Amount to be collected per Roll, folio 18		$49 00	
Uncollected			$9 00
Heartwell, Chas., left town, folio 17	$1 00		
Hartman, Joseph, no dog, folio 17	1 00		
Henglin, Jacob, left town, folio 17	1 00		
Kraus, Fred. H., folio 18	1 00		
Marten, George, left town, folio 18	1 00		
Pequegnat, L. G., no dog, folio 18	1 00		
Schmidt, Ephriam, no dog, folio 18	1 00		
Ziegler, Aaron, left town, folio 18	1 00		
Messner, John H. folio 18	1 00		
	$9 00		
Amount to be accounted for to Treasurer			40 00
		$49 00	$49 00

SCHEDULE B.

VILLAGE OF NEW HAMBURG.

Sprinkling Taxes for the Year 1911.

Amount of Taxes to be collected per folio 7—			
$224,975.00 Assessment at 2 mills, by-law 309		$449 95	
Uncollected			6 90
Beger, R. E., folio 1	$4 70		
Clemens, J. M., folio 1	1 10		
Marth, George, folio 4	1 10		
	$6 90		
Short Paid (through wrong extensions)			10 90
Hahn Brass Co., folio 3	$10 80		
Hulse, W. J., folio 3	10		
	$10 90		
Overpaid (through wrong extensions)		4 45	
Electric Manufacturing & Stamping Co., folio 2	$1 00		
Pinchenat, Vincent, folio 4	45		
Schweitzer, Edward, folio 5	3 00		
	$4 45		
Amount to be accounted for to Treasurer			436 60
		$454 40	$454 40

VILLAGE OF NEW HAMBURG.

Poll Taxes for the Year 1911.

Amount to be collected per Roll, folio 5		$216 00	
Uncollected			128 00
Attig, Charles, left town	$2 00		
Arnold, Eugene	2 00		
Beilstein, Henry	2 00		
Beliski, G.	2 00		
Boehler, Louis	2 00		
Buckel, Arthur, minor	2 00		
Billinski, M., left town	2 00		
Burganowski, G.	2 00		
Beykyr, J.	2 00		
Chymeyz, S., left town	2 00		

Chalis, Fred., left town	$2 00		
Clark, Thomas, left town	2 00		
Duench, John, left town	2 00		
Dorsch, John, left town	2 00		
Daniluk, John	2 00		
Doskoz, J.,	2 00		
Ellman, Eustice, left town	2 00		
Eichler, Wm.	2 00		
Ernslie, George	2 00		
Eckell, Edward	2 00		
Everett, Alex., left town	2 00		
Forten, Henry, left town	2 00		
Froele, Henry	2 00		
Friedman, Karl, left town	2 00		
Farmer, Samuel, left town	2 00		
Farie, Irving, left town	2 00		
Gross, J., left town	2 00		
Gatschene, L., left town	2 00		
Goebel, Norman	2 00		
Heinrich, H. M., volunteer	2 00		
Hinsberger, A.,	2 00		
Haighton, Francis, left town	2 00		
Haighton, Charles, left town	2 00		
Henna, James, left town	2 00		
Jaffray, Matthew, left town	2 00		
Kraus, Fred. H.	2 00		
Kuhn, Fred.	2 00		
Kilty, Thomas, minor	2 00		
Ludwig, Albert	2 00		
Luckhardt, Edward	2 00		
Lachlan, Alfred, not here	2 00		
Little, Albert, minor	2 00		
Moyes, Einst, left town	2 00		
Moss, John	2 00		
Molson, Charles	2 00		
Moyer, Henry, left town	2 00		
Motchman, H., left town	2 00		
Norchale, Chris.	2 00		
Pletsch, Wm., left town	2 00		
Quail, George, left town	2 00		
Reiser, Casper, left town	2 00		
Rieck, Herman	2 00		
Ried, John, married	2 00		
Rumig, John, Jr.	2 00		
Riehl, Albert, minor	2 00		
Ruthig, Louis, minor	2 00		
Schultz, Frank	2 00		
Smith, Sam	2 00		
Schultz, Edward, minor	2 00		
Turner, Fred., left town	2 00		
Toirgoiske, M., left town	2 00		
Urquhart, A., left town	2 00		
Wanklin, George	2 00		
Wright, George	2 00		
	128 00		
Amount to be accounted for to Treasurer		.....	88 00
		216 00	216 00

(Schedule D.)

STREET RENTS FOR THE YEAR 1911.

Amount to be collected per Roll, folio 21	$14 50	
Uncollected.		
Diebel, Peter C., Mary and Isabella (says has none)	.....	$1 50
Schaefer, several streets (says has none)	.....	5 00
Amount to be accounted for to Treasurer	.....	8 00
	$14 50	14 50

(Schedule E.)

VILLAGE OF NEW HAMBURG.

Bank Reconciliation at 31st December, 1911.

Bank Balance per Pass Book, January 1, 1911		$5,459 91	
Bank Deposits per Cash Book, 65/76		33,443 47	
Bank Withdrawals, Cash Book, 65/76			51,138 48
Bank Overdraft, 31st December, 1911, Cash Book 76		12,235 10	
		$51,138 48	$51,138 48
Bank Overdraft, 31st December, 1911, per Pass Book		$8,059 90	
Outstanding Cheques:—			
A. Hann, Warrant No. 5782		2 00	
J. J. Bergen, Warrant No. 5787		15 20	
Public School Board, Warrant No. 5795		158 00	
Public School Board, Warrant No. 5794		4,000 00	
Bank Overdraft, 31st December, 1911, Cash Book 76			12,235 10
		$12,235 10	$12,235 10

VILLAGE OF NEW HAMBURG.

Explanation of Bank Overdraft as Shown in the Treasurer's Detailed Statement of Receipts and Disbursements. 1st January, 1911, to 15th December, 1911.

Bank Overdraft, 15th December, 1911, as shown on page 15			$7,722 27
Cash Receipts deposited into Bank, 16th to 31st December, 1911.		$123 31	
St. George's Church Guild, Cement Walk, C.B. 76	$23 13		
Laschinger, J., Taxes C.B. 76	88 08		
Laschinger, J., Taxes, C.B. 76	12 10		
	$123 31		
Withdrawals from Bank, 16th to 31st December, 1911			4,636 14
Becker, D., Roads and Bridges, C.B. 76	$98 76		
Weber, M., Refund Dog Tax, C.B. 76	1 00		
Schmidt, Joseph, Roads and Bridges, C.B. 76	24 68		
Gramm, G., Electric Plant, C.B. 76	4 00		
Eichler, B., Roads and Bridges, C.B. 76	8 00		
Eichler & Huehn, Cement Walks, C.B. 76	165 00		
Bender, Dan., Roads and Bridges, C.B. 76	1 50		
Weber, J., Roads and Bridges, C.B. 76	6 00		
Plum, W. R., Electric Plant and Insurances, C.B. 76	45 00		
Fannall, John, Electric Plant, C.B. 76	70 00		
Standard Bank, Interest on Overdraft, C.B. 76	37 00		
Hann, A., Roads and Bridges, C.B. 76	2 00		
Bergwn, J. J., Roads and Bridges, C.B. 76	15 20		
Public School Board, Government Grant, C.B. 76	158 00		
Public School Board, School Grant, C.B. 76	4,000 00		
	$4,636 14		
Bank Overdraft at 31st December, 1911, per Cash Book, Folio 76		12,235 10	
		$12,358 41	$12,358 41

VILLAGE OF NEW HAMBURG.

Accounts Payable at 31st December, 1911.

Schildroth, Wm., Roads and Bridges, Order No. 5786	$4 38
Hartman, J., Refund Sprinkling Tax, Order No. 5793	11 37
Schaefer, F., Drain	13 63

Gerth, H., Roadwork	$3 60
Ritz, Dan., Election Printing	33 70
Miller, Wm., Salary, 1st August to 31st December, 1911	37 50
Miller, Wm., Register Births, etc., 1911	13 60
Miller, Wm., Preparing Poll Book, etc.	15 80
Plum, W. R., Salary, Treasurer	25 00
Gerth, H., Salary, Constable	33 00
Laschinger, Jacob, Salary, Collector	60 50
Marty, Dr. J., Health Officer, 1911	10 00
Marty, Dr. J., Services	14 00
	$276 08

HYDRO-ELECTRIC DEPARTMENT.

Construction Accounts Payable at 31st December, 1911.

Philips, E.	$47 15
Gas and Electric Inspection	31 25
Rice Lewis & Son	1 15
Galt Hydro-Electric Department	17 32
Canadian Manville Co.	2 25
Electric Maintenance Co.	20 00
Beattie, G. J.	26 45
New Hamburg Mfg. Co., Order No. 5784	4 30
Electric Meter and Stamping Co., Order No. 5543	10
Miller, Wm., Services Secretary, Order No. 5577	100 00
	$249 97

VILLAGE OF NEW HAMBURG.

INVENTORY OF FIRE APPLIANCES AT 31ST DECEMBER, 1911.

1 Steam Fire Engine.
1 One-Horse Reel with 1,650 feet Hose.
1 Hand Hose Reel with 350 feet Hose (second).
1 Shut-off Siamese Coupling.
1 Siamese Coupling.
6 Hose Straps.
1 Axe.
3 Lanterns.
10 Rubber Coats.
10 Rubber Hats.
10 Pair Rubber Boots.
10 Pair Rubber Mitts.
1 Extension Ladder.

All of the above is valued by Fire Chief Oscar Merner at... $4,000 00

VILLAGE OF NEW HAMBURG.

PUBLIC SCHOOL CASH STATEMENT FOR THE YEAR 1911.

Receipts.

Cash in Bank, 1st January, 1911		$3,391 50
Government Grants:—		
Public School	240 00	
Continuation School	417 25	
County Grant:—		
Continuation School	417 25	
Non-resident Fees	76 00	
Examination Fees	6 00	
Bank Interest	20 25	

Payments.

Teachers' Salaries	.....	$4,056 00
Caretaker	.....	275 00
Other Salaries	.....	65 25
Stationery, Printing and Advertising	.....	80 61
Repairs	.....	143 36
Equipment	.....	134 55
Library Books	.....	74 52
Insurance	.....	32 25
Fuel	.....	290 08
Bank Interest	.....	1 00
Bank Overdraft, 31st December, 1911	584 37	
	$5,152 62	$5,152 62

RIVERSIDE CEMETERY LOTS, SALES AND SETTLEMENTS THEREON, 1907 TO 31ST DECEMBER, 1911.

Lots Sold, as per Deeds Stubs Nos. 1 to 51		$604 00	
Grass Sold, August 29, 1910		15 00	
" September 24, 1910		27 00	
" October 3, 1911		22 00	
Single Graves Sold, August 19, 1908		1 00	
" " " November 18, 1909		1 00	
" " " June 1, 1911		1 00	
" " " June 1, 1911		1 00	
Paid to Treasurer, 1907, per Cash Book, Folio 38	.....	.....	$20 00
" " 1908 " " " " 44	.....	.....	98 00
" " 1909 " " " " 49	.....	.....	90 00
" " 1910 " " " " 56	.....	.....	241 00
" " 1911 " " " " 76	.....	.....	152 00
Lots not paid for at 31st December, 1911	.....	.....	71 00
Brodrecht, Henry, Lot No. 100	$12 00		
Schaaf, Louisa, Lot No. 106	12 00		
*Eichler, Fred., Lot No. 97	10 00		
Koerber, John, Lot No. 61	10 00		
Wendt, Gustav, Lot No. 151	12 00		
Ernst, Jacob, Lot No. 192	15 00		
	$71 00		
		$672 00	$672 00

* Paid $7.00 on account to Wm. Miller.

VILLAGE OF NEW HAMBURG.

WEIGH SCALES RECEIPT SUMMARY. 4TH OCTOBER, 1909, TO 31ST DECEMBER, 1911.

To Receipts per Book	1	$15 20
" " "	2	14 50
" " "	3	13 70
" " "	4	15 00
" " "	5	14 10
" " "	6	15 10
" " "	7	12 80
" " "	8	13 35
" " "	9	11 65
" " "	10	15 30
" " "	11	9 85
" " "	12	13 60
" " "	13	14 90
" " "	14	15 60
" " "	15	3 80

By Receipts per Cash Book, Feb. 15, 1910	54	.....	$10 30
" " " " Nov. 30, 1910	56	.....	33 60
" " " " Mar. 28, 1911	65	.....	14 30
" " " " Jan. 13, 1912	77	.....	16 44
By Half Receipts to Weigh Master		.....	99 23
By Balance due from Weigh Master, John Ernst, at 31st December, 1911		.....	24 58
		$198 45	$198 45

VILLAGE OF NEW HAMBURG.

By-laws Missing and Uncompleted.

Nos.	Remarks.	Date.
85.	Missing	1869
145.	Missing	1879.
175.	Not signed or sealed by the Reeve	Oct. 2nd, 1882.
185.	Not signed by Clerk	Aug. 27th, 1883.
191.	Missing	1884
206.	Not sealed	Oct. 4th, 1886
221.	Not signed or sealed by the Reeve By-law number duplicated.	1890
229.	Not signed by the Reeve	Jan. 18th, 1892
253.	Not sealed	Sept. 17th, 1900
259.	Missing	1902
266.	Not signed by the Reeve	Jan. 16th, 1904
269.	Not sealed	Jan. 18th, 1905
293.	Missing	1909
296.	Missing	1910
297.	Missing	1910
267.	By-law number duplicated	1904

VILLAGE OF NEW HAMBURG.

1910 Payments for which Authorization does not appear in Minute Book.

1910.			C.B.	
Feb. 10.	Wm. Millar.	Law costs, N. H. Manfg. Co.	54	$100 00
	"	Register, Births & Deaths	54	11 40
July 12.	Hy. Phillips,	Express on wire	55	60
19.	Hy. Phillips,	Freight on coal	55	77 98
21.	Dr. Chisholm,	Costs Court	55	6 12
Aug. 5.	C. Hildebrandt,	Freight	56	1 00
5.	Geo. Morley,	Salary	56	70 00
	J. Ernst,	Scale Inspector	56	3 00
	Geo. Morley,	Freight and duty on coal	56	66 33
17.	H. Phillips,	Freight electric light poles	56	46 92
17.	C. Hildebrandt,	Freight	56	1 70
Sept. 2.	Morley, Geo.,	Salary	57	70 00
	Morley, Geo.,	Express	57	1 59
3.	T. G. Holly,	Freight and duty coal	57	126 94
	C. Hildebrandt,	Freight electric goods	57	2 55
9.	Wm. Millar,	Costs Court of Revision	57	11 96
15.	Geo. Morley,	Freight electric goods	57	1 80
14.	N. A. Armstrong,	Electric supplies	58	231 50
20.	Central Electric Co.,	Electric supplies	58	18 74
24.	C. Hildebrandt,	Freight electric supplies	58	2 47
	Sterling Elec. Co.,	Electric supplies	58	34 09
29.	Belding Lumber Co.,	Electric supplies	58	150 00
30.	Canadian General Elec. Co.,	Electric supplies	58	16 88
Oct. 1.	C. Hildebrandt,	Freight elec. goods	58	14 00
1.	Morley, Geo.,	Salary	58	70 00
1.	Morley, Geo.,	Freight elec. goods	58	1 65
3.	S. G. Holly,	Freight and duty on coal	58	108 89
	Warner Coal Co.,	Coal	58	43 07

1910.		C.B.	
Oct. 10.	Sunbeam Lamp Co., Elec. goods	59	$8 64
14.	Hy. Rose, Work elec. plant	59	17 32
17.	C. Hildebrandt, Freight elec. plant	59	8 80
25.	Chapman & Walker, Electric supplies	59	30 00
27.	Wm. Millar, Fee Ont. R. M. Board	..	5 25
	C. Hildebrandt, Freight elec. goods	..	7 40
	Canadian General Elec. Co., Supplies	..	118 29
Nov. 3.	McDonald & Wilson, Electric supplies	..	6 25
5.	Geo. Morley, Salary	..	70 00
	Canadian Tungsten Co., Supplies	..	22 75
7.	Earlie Douglas Co., Electric supplies	..	8 15
10.	Belding Lumber Co., Electric supplies	..	50 70
15.	T. G. Holly, Freight and duty	..	113 49
21.	Canadian Tungsten Co., Electric supply	..	19 45
11.	Sterling Elec. Co., Electric supply	..	67 12
15.	Aikenhead Hardware Co., Electric supplies	..	49 10
19.	C. Hildebrandt, Express	..	7 30
26.	C. Hildebrandt, Freight elec. supplies	..	5 60
27.	J. Fruwall, Electric supplies	..	104 15
29.	Northern Electric Manfg. Co., Electric supplies	..	209 25
	W. Millar, Fee Ont. R. & M. Board	..	10 00
Dec. 2.	Geo. Morley, Salary	62	70 00
3.	W. R. Pluin, Insurance premium	62	14 00
5.	Canadian Oil Co., Oil electric plant	..	33 75
9.	T. G. Holly, Freight electric goods	..	48 62
	Packard Elec. Co., Electric supplies	..	846 20
12.	C. Hildebrandt, Freight	..	6 30
	Monongahila River & Co., Coal	..	90 96
	Lake Erie Coal Co., Coal	..	144 58
	Canadian General Electric Co.	..	5 20
16.	T. G. Holly, Freight and duty	63	70 08
19.	Canadian Tungsten Lamp Co.	..	39 50
	Factory Products, Electric plant	..	53 33
	Crescent Oil Co., Electric plant	..	15 09
	Sunbeam Lamp Co., Electric plant	..	23 16
	Canadian Oil Co., Electric plant	..	46 97
27.	Monongahila R. Coal Co., electric plant	..	55 98
30.	T. G. Holly, Freight and duty	..	63 74
	C. Hildebrandt, Freight	..	5 25
31.	W. R. Plum, Insurance electric plant	..	45 00

VILLAGE OF NEW HAMBURG.

1911 Payments for which Authorization does not appear in the Minute Book.

1911.	Name and Particulars.	C.B.	
Jan. 4.	Gov. Public School Board	65	$158 00
	Philips Electrical Works, Draft	..	1,057 24
14.	Chas. Hildebrandt, Freight elec. plant	..	4 30
16.	Wm. Millar, Births, marriages, deaths	..	13 80
21.	Chas. Hildebrandt, Freight elec. plant	..	5 00
	Packard Electric Co., Supplies	..	1,838 30
	Monongahila Coal Co.	..	69 89
16.	Sterling Electric Co., Supplies	66	5 10
	Monongahila Coal Co.	..	53 80
	Electric Maintenance Co.	..	126 66
Feb. 6.	Chas. Hildebrandt, freight	..	11 30
	General Electric Co., Supplies	..	164 89
17.	Chas Hildebrandt	..	4 90
20.	John Whitfield & Co., Electric supplies	..	12 60
23.	John Fournall, Electric supplies	67	376 12
	General Electric Co., Electric supplies	..	34 98
	Sunbeam Co., Electric supplies	..	9 00
	Lake Erie Coal Co., Coal electric plant	..	257 51
Mar. 13.	Chas. Hildebrandt, Freight electric Plant	..	9 40
	S. G. Holley, Freight electric plant	..	7 95
	Sunbeam Lamp Co., Supplies electric plant	..	18 00

1911.		C.B.	
	Phillips Electric Wks., Supplies electric plant		$168 60
	Tungsten Lamp Co., Supplies electric Plant		29 00
	Westinghouse Co., Supplies Electric plant		974 76
Mar. 25.	C. Hildebrandt, Freight electric plant		4 90
	General Electric Co., Supplies elec. plant		137 72
	H. B. Bishopric, Supplies elec. plant		12 96
31.	John Fournall, Supplies elec. plant		19 30
Apr. 4.	F. Debus, Costs foundry suit	68	35 15
8.	C. Hildebrandt, Freight elec. plant		5 80
15.	C. Hildebrandt, Freight elec. plant		9 60
17.	Aikenhead Co., Supplies elec. plant		20 72
	Packard Electric Co., Supplies elec. plant		198 85
May 2.	Geo. Morley, Street lighting		100 00
18.	Geo. Marth, Work elec. plant	69	3 00
25.	C. Hildebrandt, Freight elec. plant	69	10 55
June 2.	Canadian General Electric Co., Supplies elec. plant		199 55
	Berlin Light Co., Electric plant		7 50
	Tungsten Lamp Co., Supplies elec. plant		64 80
	Lawson & Wilson, Supplies elec. plant		21 35
	Factory Products, Supplies elec. plant		265 02
	John Fournall, Supplies elec. plant		140 00
20.	C. Hildebrandt, Freight elec. plant		4 35
24.	C. Hildebrandt, Freight elec. plant	70	5 80
July 3.	Can. General Electric Co., Supplies elec. plant	70	91 28
	Packard Electric Co., Supplies elec. plant		489 00
	Park & Leith, Supplies elec. plant		34 45
	Dominion Ill. Co., Supplies elec. plant		40 00
	Factory Products, Supplies elec. plant		170 32
	Can. General Electric Co., Supplies elec. plant		259 45
8.	C. Hildebrandt, Freight elec plant		1 90
Aug. 9.	C. Hildebrandt, Express elec. plant	71	6 45
19.	C. Hildebrandt, Freight elec. plant		5 65
Sept. 2.	Packard Electric Co., Draft		745 00
	Tungsten Lamp Co., Draft		26 75
	Can. Westinghouse Co., Draft		1,039 08
	Factory Products Co., Draft		64 44
	Stratford Light & Heat Co., Draft		49 19
26.	C. Hildebrandt, Freight elec. plant	72	6 75
Oct. 3.	C. Hildebrandt, Freight and express		9 70
12.	Geo. Morley, Street lighting		102 25
	Weston Electric Inst. Co., Draft		19 63
	Municipal Electric. Dept., Draft		6 87
	C. B. Petry, Draft		3 20
	Packard Electric Co., Draft		505 25
28.	C. Hildebrandt, Freight elec. plant	73	11 30
31.	Factory Products, Supplies elec. plant	74	237 99
	Can. General Electric Co., Supplies elec. plant		1,036 76
	Berlin Light Co., Supplies elec. plant		1 08
Nov. 20.	Steel & Radiation Ltd., Draft		33 24
	Factory Products Ltd., Draft		84 95
	Can. General Electric Co., Draft		93 50
Dec. 9.	Can. General Electric Co., Draft	75	23 57
	Northern Electric Co., Draft		131 63
14.	Packard Electric Co., Draft		166 50
	Can. Westinghouse, Draft		650 65
	Factory Products, Draft		98 41
29.	W. R. Plum, Insurance elec. light plant	76	45 00
	John Foreman, Draft		70 00

To His Honour the Lieutenant-Governor in Council,

Parliament Buildings, Toronto.

TOWNSHIP OF JOCELYN.

Your Honour:

The authority to me bearing date of May 16th, 1912, received through the Provincial Municipal Auditor, J. W. Sharpe, Esq., was exercised in conducting an audit of the Books, Accounts, Vouchers and monies of the above Municipality, same being brought to a conclusion August 28th, 1912.

The petition praying for a special audit, signed by a sufficient number of ratepayers, was the cause of the order as above mentioned. A copy of the charges contained in this petition, if any, have not been brought to my notice, but on advice of some of the petitioners, Reeve, and Council, I commenced my audit from January 1st, 1904, and continued same to August 1st, 1912.

An audit was held each year by Local Auditors, and this audit, after examination by the Council, was accepted by them, and printed and circulated to a certain extent among the ratepayers. After the final passing of the accounts by Local Auditors no one seems to know what has become of the Vouchers, with the possible exception of the Reeve, who says he thinks they are burned. Copies of the Local Auditor's reports have been submitted to me for examination.

I find that one year during the period, the Township Council levied taxes on a single tax system, or in other words taxed the land only, omitting the improvements on the property. This was done and taxes collected accordingly, but only for one year.

General Condition.

The records, with the exception of the Collector's Rolls, seem to show that a careful and conscientious attempt was made to set them forth in as clear a manner as possible, and as accurately as possible, as far as they went, but in the carrying out of the various works, in some cases, the Council and Officials have chosen the easiest, rather than the legal and correct way. No Ledger was kept, in such a manner as to show the transactions of the Municipality, hence this has not been available. No Journal was kept, and this record, hence, is not available. No Bank Account has ever been opened, as far as I can find out, by the Municipality. The cash was kept in a safe by the Treasurer of the Municipality and the only Vouchers obtainable are issued in the usual way, signed by the Clerk and countersigned by the Reeve.

I find that in 1911 and 1912, on examination of the Vouchers, that a number of these have been entered in the wrong columns. Some of the Vouchers of 1911 have been made payable to one party and endorsed by another. In these particular cases, however, I have traced payments and found that the order was handed to an agent of the man to whom it was made payable and by this agent endorsed.

Minutes and By-laws.

I find that more attention was paid to the proper appointment of Officials a number of years ago than at present, then by-laws were properly passed and duly signed and sealed, the passing of same being recorded in the Minutes, but

lately this last necessary step, namely, the passing of by-laws, seems to have been neglected, and I find that in 1912, the only reference to the appointment of J. G. Reesor, Clerk, is contained in the words in the Minute Book, "That a By-law be prepared to appoint J. G. Reesor Clerk." There is no record at all of the passing of this by-law. There is another entry in the Minute Book of 1912 which reads as follows: "That a By-law to appoint G. W. Crowder, Township Treasurer at a salary of $40.00 per annum, be prepared, and that the Reeve and Clerk are hereby authorized to sign same and cause the seal of the Corporation to be affixed thereto." There is no other record of the Council having passed this. Also there was a second election of Reeve this year, owing to the Reeve holding the Treasurer's office for a short time. There is no record of this second election of Reeve in any of the books submitted to me. This latter record may be in the hands of some former Officials who may have neglected to turn over the notes to be properly recorded. In several cases I find that the record of a by-law would be as follows: "That a By-law No. be now passed," this constituting the only record of the By-law in the Minute Book. It has been customary for the Members of the Council to act as Roadmasters, and in 1904 I find that monies were allotted to members of the Council, said monies to be paid over by them to individuals on receipt of certificate of Pathmaster, that work had been done.

Assets and Liabilities.

I have prepared a statement of Assets and Liabilities as per schedule attached, from records available and information obtained from the Members of the Council, as to the actual amount of goods on hand.

The active Assets consist of Cash in Treasurer's hands and Arrears of Taxes. As for cash on hand, this has been counted and found to be correct, and as to arrears, this is a compilation arrived at after examination of the Rolls from 1903 to 1911.

The Passive Assets consist of the Town Hall Building, a small piece of Telephone Line, and Road Machinery, the value of which has been arrived at as stated. The last entry in the Assets consists of Arrears of Taxes which have been omitted from various rolls and which have not been written off by the Council. This also appears as a Liability, in as much as these may perhaps be disposed of by the Council by authorizing their being written off. The only Liability the Townships appears to have is $150.00 owing to S. S. No. 2, and an amount of $35.00 owing the Jocelyn Telephone Line. This leaves an excess of Asset's over Liabilities, in amount $2,279.85.

Treasurer's Cash Box.

I have traced all traceable receipts into the Treasurer's Cash Book and found that these monies were all accounted for, as far as Cash book entries go. No Vouchers have been produced for payments from 1904 to 1910, and very few payments were authorized by the Council in Session, or by By-laws, hence it is impossible for me to state whether the payments of monies were correct or not..

I find in the Treasurer's Cash Book, that on three different occasions, Mr. Crowder, the Treasurer, loaned money to the Township on notes, and collected Principal and Interest on these notes on maturity. The first note was loaned on June 30th, 1903, and paid back January, 1905, in amount $200.00, and in the time the interest amounted to $24.60 which was paid. Again in July, 1910, Mr.

Crowder loaned $300.00, and this loan was paid back in December, 1910, also interest in amount $7.00. In 1911 Mr. Crowder loaned $400.00 and received principal and interest, amounting to $9.00 in November of the same year. All this while Mr. Crowder was Treasurer. I have examined the Cash Book and balanced it at the time that these notes were issued and found out that it was overdrawn at this time and during the currency of the first note had the Council paid off said note at maturity they would have had to borrow a like sum to carry them over.

School Account.

Being requested by some of the ratepayers, I have made an examination of the accounts of the four school sections in the Township. I also made this examination with a view to ascertaining the Liabilities of the Township to the School Sections on account of levy. I find that the monies received by the School Sections from the Council on account of General Levy and Special Levy, were accounted for in the various books kept by the Treasurers, but very few vouchers were produced, the same reason being advanced as in the case of the Township Vouchers, namely, they were destroyed. Very few of the payments made were authorized by the Board in Session. I find in S. S. No. 3, that there is an amount of cash in the hands of the Treasurer, Mrs. A. Gorden, in amount $719.37, said money being deposited in the Imperial Bank at Sault Ste. Marie, in the name of Anne Gordon and A. Kitchen, Trustee. This school has been closed since 1911, and it is not now receiving either General nor Special Levy.

I find that in 1911 the Township of Jocelyn levied a General School rate of $553.00, but they have only disbursed $450.00 to the schools, and do not intend disbursing any more. I would respectively recommend that this balance be set aside and used to reduce the General School rate for 1912, in as much as the demands for the various school sections have been met for this year.

Telephone Accounts.

Prior to March, 1908, there existed a number of small telephone companies or clubs in the Township of Jocelyn. On March 9th, 1908, answering a petition of the ratepayers who were shareholders of the companies, the Township of Jocelyn took over the control of these various companies and levied rates on phone users which rates were collected as taxes and in due course turned over to the Board of Directors managing each separate company.

Each company elects, in conjunction with the Township, their Directors, and the election of these Directors is afterwards confirmed by the Council. The Directors of each company have the accounts of their Treasurer audited annually by the Local Auditors, but their reports are not turned over to the Council. Rates are collected by the Township of Jocelyn for the following companies:

The Hilton and Jocelyn Telephone Co.
The Tenby Bay Telephone Co.
The "A" Line Telephone Co.

I have examined the accounts for the Hilton and Jocelyn Telephone Company, and find that in 1909 the first year of the Township control, a cash book was kept and all monies turned over by the Township to the Company save $2.00 not acknowledged receipt of, and acknowledged receipt of and disbursed. No vouchers, however, were produced for the disbursements, nor were all pay-

ments authorized by the Directors. In 1910 a cash book was kept and all receipts from the Township Treasurer were duly acknowledged therein. On checking this cash book it was found to be in order, but no vouchers were produced for disbursements. In 1911 and 1912 a cash book was kept and an acknowledgment therein of all monies received from the Council. Vouchers were produced for all disbursements and the majority of these disbursements were authorized by the Directors.

I have examined the books as kept by the Treasurer of the Tenby Bay Telephone Company and find that all payments made to the Company by the Township Council were acknowledged receipt of. Vouchers were produced only in part for the payments made. No payments seem to be authorized by the Board of Directors as far as records show.

I did not examine the books of the "A" Line Telephone Company, inasmuch as the payments to them by the Township Council were only $8.75, and it would cost that much to get the books in connection therewith.

Collector's Rolls.

I examined the rolls from 1903 inclusive. The collector collects all taxes on the Resident Roll to the expiry of time allowed him for so doing, usually the month of February, after which time, and up to the preparation of the following year's rolls, payments are made to the Treasurer only, who also collects all taxes on the non-resident roll. I found that the rolls have been carelessly kept, numerous alterations having been made in them after leaving the hands of the Clerk. In very many cases principally in the non-resident roll, arrears appear to have been written into the roll by the Treasurer, and in fact the non-resident roll for 1907 shows all arrears except one written in pencil, presumably by the Treasurer.

The rolls were not balanced at the end of each year, and consequently in doing this I found that taxes aggregating $859.95 as per schedules attached, for the period covered by my examination, had been dropped from time to time. No disposal appears to have been made by the Council of this amount.

All payments marked on the rolls were traced into the cash book, except $31.53, on the Resident Roll for 1906. A number of payments were found in the cash book not marked up in the Rolls, but these I have credited to the various parties against whom taxes appeared. In many such cases, although the payments did not appear on the roll, there were no arrears carried forward into the following year's roll. Various arrears were carried forward in 1909 without interest being added, while some had interest added.

Schedules have been prepared showing the total taxes for each year, also supporting schedules giving details of arrears not carried forward, amounts over, or underpaid by Collector, and amounts overpaid by ratepayers.

The declaration of the Clerk was not attached to the rolls for the years 1910 and 1911.

Recommendations.

I herewith submit the following list of recommendations for the betterment of the Township's Municipal affairs.

(*a*) That a By-law on being passed be properly signed and sealed, and a copy of the By-law be also signed and sealed, in case that the By-law itself was not pasted in a book of records for keeping.

Re Minute Book.

(*b*) That when a By-law is passed that it be properly recorded in the Minute Book.

(*c*) That the Council in preparing a By-law for the levy of the Jocelyn School Rate, specify the amount to be levied for each school section individually.

Re Ledger, Journal and Cash Book.

(*d*) That a Ledger and Journal be procured and kept.

(*e*) That vouchers for each year, after having been passed by the Local Auditors, be filed away for reference.

Re Collector's Rolls.

(*f*) That affidavits be properly attached to rolls.

(*g*) That arrears of previous years, unless written off by the Council, be brought forward by the collector to the succeeding year's rolls with interest duly added.

(*h*) That the collector at the end of each year hand in a statement of arrears in detail, also a statement of collections.

(*i*) That the council do not accept the roll unless properly balanced.

(*j*) That a record of these balances be filed away for future reference.

Re Schools.

(*k*) That all payments made by the Treasurer be authorized by the School Trustees and recorded in the Minute Book.

(*l*) That vouchers be kept and filed away for future reference.

(*m*) That when a school is closed for any length of time, that the money be deposited in a chartered bank in the name of the school section, and that this deposit be withdrawn by cheque signed by the Treasurer and countersigned by the Chairman of the Board.

Yours faithfully,

C. E. HAMMOND,
Auditor

TOWNSHIP OF JOCELYN.

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TOWNSHIP OF JOCELYN.

August 1st, 1912.

Schedule "A" (1).

Assets.

Active—		
Cash in Treasurer's hands	$603 49	
Arrears of Taxes 1911, resident and non-resident	969 96	
Unexpired Insurance Town Hall	2 40	
		$1,575 85
Passive—		
Real Estate:		
Town Hall	$600 00	
Township Telephone line	14 00	
Road Machinery:		
Road Grader	150 00	
Wheel Scraper	40 00	
Safe	50 00	
Pick, plough and scraper	20 00	
Road leveller	15 00	
		889 00
Arrears of taxes omitted from various rolls, and not written off by Council, as per schedules, to be dealt with by Council (see also Liabilities)	.....	859 95
		$3,324 80

TOWNSHIP OF JOCELYN.

August 1st, 1912.

Schedule "A" (2).

Liabilities.

Current—		
S. S. No. 2	$150 00	
Hilton and Jocelyn Telephone Co.	35 00	
Arrears of Taxes omitted from various rolls; but not written off by Council (see also Assets)	859 95	
Excess of Assets over Liabilities	2,279 85	
		$3,324 80

TOWNSHIP OF JOCELYN.

Schedule "B."

Tax Schedule shewing arrears brought forward, in excess of or under the amounts shewn in previous year's rolls.

Arrears of Taxes per 1903 Rolls	.....	$443 87
1903 Arrears shewn in 1904 Rolls	$353 24	
Less Interest added	27 00	
	$326 24	
Balance not carried forward to be accounted for, as per details following	117 63	
	$443 87	$443 87

Roll No.	Name.		
26.	F. E. Burnside, lot 59, con. A.	$14 26	
59.	J. Donohue, lot 57, con. A.	2 38	
60.	F. Dubuc, lot 11, con. S. / E. Stubbs, lot 7, con. T.	17 19	
136.	W. Richardson, lots 31, 32, Huron	54 11	
191.	F. Pelky, lot 14, con. T.	18 57	
194.	J. R. Moore, lot 1, con. 2	24 80	
	Arrears in 1904 Roll not shewn 1903:		
Roll.			
21.	W. Barton, lot 54, con. A. (see 1905 Schedule)	.....	$8 98
187.	F. Keefer, S. E. ½ con. 2	.....	4 70
	Balance as above	.....	117 63
		$131 31	$131 31

TOWNSHIP OF JOCELYN.

Schedule "C."

Tax Schedule shewing arrears brought forward in excess of or under the amounts shewn in previous year's Rolls

Arrears of Taxes per 1904 Rolls	.....	$369 70
1904 Arrears shewn in 1905	$283 76	
Less Interest added	26 12	
	257 64	
Balance not carried forward, to be accounted for as per details following	112 06	
	$369 70	$369 70

Roll No.	Name.	
178.	W. S. Elliott, E. 1-3 lot 70, con. A.	$0 34
187.	F. Keefer, lot 33, Neebish	8 75
188.	— Mitchell, lot 8, con. 7	24 86
	" lot 10, con. 4	15 45
192.	E. L. Owen, E. ½ lot 56, con. A.	3 00
10.	R. Archibald, lot 8, con. 4 (work performed)	2 00
15.	" lot 10, con. 3	71
21.	W. Barton, lot 54, con. A.	8 98
60.	F. Dubuc, lot 11, con. S. ($5.00 remitted)	5 00
75.	P. Fields, lot 14, con. T.	7 22
68.	J. Eaton, lot 3, con. 7	10 18
80.	— Filer, lot 7, con. 4	20 19
90.	T. Gapp, lot 6, con. P. (performed)	1 00
94.	W. Young, lot 40, Neebish	50
28.	H. Olmstead, W. 1-3 lot 70, con. A.	17 18

Roll No.	Name.		
151.	W. Thorn, lot 38, Huron	$6 35	
169.	D. Bookman	1 00	
	T. Walker	1 00	
27.	L. Beautieu, lot 3, con. U.	2 00	
	" lot 2, con. U.	2 00	
59.	J. Dibold, lot 1, con. S.	4 55	
	Arrears in 1905 Roll not shewn in 1904 Roll:		
38.	C. J. Baird, lot 2, con. R.	.....	$10 90
47.	R. Canfield, lot 1, con. 2	.....	6 15
115.	D. Lamout, lot 38, Huron	.....	7 45
154.	J. D. Taylor, lot 1, con. S.	.....	5 00
	Roll out of balance	.....	52
	Balance as above	.....	112 06
		$142 08	$142 08

TOWNSHIP OF JOCELYN.

Schedule "D."

Tax Schedule shewing arrears brought forward in excess of, or under the amounts shewn in previous year's Rolls.

Arrears of taxes per 1905 Rolls	.....	$240 05
1905, as shewn in 1906 Rolls	$300 70	
Less interest added	20 45	
	$280 25	
Balance as per details following	.....	40 20
	$280 25	$280 25

Roll No.	Name.		
64.	J. E. Elliott, lot 1, con. 5	$2 00	
59.	J. W. Whitley, lot 3, con. L.	14 00	
192.	— Mitchell, lot 8, con. 7	6 06	
		$22 06	
	Arrears in 1906 Roll not shewn in 1905 Roll:		
138.	H. Olmstead, W. 1-3 lot 70, con. A.	.....	$18 89
159.	A. Seconder, lot 8, con. 7	.....	33 95
176.	J. Whitley, lot 3, con. L.	.....	9 79
	Various Amounts of 2c. and 1c. not collected ..	37	
	Balance as above	40 20	
		$62 63	$62 63

TOWNSHIP OF JOCELYN.

Schedule "E."

Tax Schedule shewing arrears brought forward in excess of or under the amounts shewn in previous year's Rolls

Arrears of taxes per 1906 Rolls	.....	$338 49
1906 arrears shewn in 1907 Rolls	$251 42	
Less interest added	20 15	
	$231 27	
Balance not carried forward to be accounted for, as per details following	107 22	
	$338 49	$338 49

Roll No.	Name.	
138.	H. Olmstead, W. 1-3 lot 70, con. A.	$26 66
	" lot 10, con. 4	15 25
155.	W. Shipman, lot 12, con. N.	4 40

Roll No.	Name.		
157.	J. Shelden, lot 5, con. 2	$0 20	
159.	A. Seconder, lot 8, con. 7	33 29	
176.	J. Whitley, lot 3, con. L.	8 37	
190.	R. Chier, lot 7, con. L.	95	
195.	J. R. Hand, lot 8, con. N	7 55	
191.	J. Robinson, lot 52, con. A.	8 25	
152.	M. Thorn, lot 38, Huron	7 40	
	Arrears in 1907 Roll, not shewn in 1906 Roll:		
	M. Wooldrige	.....	4 84
	Roll out of balance	.....	26
	Balance as above	.....	107 22
		$112 32	$112 32

TOWNSHIP OF JOCELYN.

Schedule "F."

Tax Schedule shewing arrears brought forward, in excess of or under the amounts shewn in previous year's Rolls.

Arrears of taxes per 1907 Rolls	.....	$298 24
1907 arrears shewn in 1908 Rolls	$256 91	
Less interest added	22 56	
	$234 35	
Balance not carried forward to be accounted for, as per details following	63 89	
	$298 24	$298 24

Roll No.	Name.		
16.	E. Archibald, lot 4, con. 6	$22 87	
41.	L. Beaulieu, lot 2, con. A.	3 00	
	L. Beaulieu, lot 3, con. A.	3 00	
106.	F. Eddy, lot 8, con. R.	1 05	
123.	Mrs. Neal, lot 31, con. A.	50	
300.	W. Heron, W. ½ lot 54, con. A.	3 30	
149.	J. Hewitt, lot 9, con. 4	7 64	
245.	J. Shipman, lot 14, con. 2	1 20	
	R. Canfield, lot 1, con. 2	21 48	
	B. P. Fuller, lot 9, con. 7	1 42	
93.	Chesterfield, L., Co., lot 13, con. 7 (overpaid)	.....	$1 25
	Discount allowed	.....	32
	Balance as above	.....	63 89
		$65 46	$65 46

TOWNSHIP OF JOCELYN.

Schedule "G" (1).

Tax Schedule shewing arrears brought forward, in excess of or under the amounts shewn in previous year's Rolls.

Arrears of Taxes per 1908 Rolls	.....	$495 76
1908 arrears shewn in 1909 Rolls	$421 53	
Less interest added	23 50	
	$398 03	
Balance not carried forward to be accounted for, as per details following	97 73	
	$495 76	$495 76

Roll No.	Name.			
13.	F. E. Burnside, lot 58, con. A.	$3 34		
18.	T. Barton, lot 32, con. A.	2 00		
41.	J. J. Campbell, lot 51, con. A. (performed)	2 00		
43.	A. Clarke, E. ½ 42, con. A. (struck off)	2 00		
56.	S. Clangherd, lot 1, con. P. (done)	2 00		
85.	A. Gibbs, lot 1, con. 2	8 17		
87.	J. Gibbs, lot 2, con. 2 (performed)	2 00		
92.	W. Young, E. ½ lot 54, con. A.	2 20		
97.	G. Hewitt, Sr., S. ½ 6-7, con, 2	1 25		
	G. Hewitt, Sr., lot 5, con. R.	88		
107.	A. Kitchen, S. ½ lot 5, con. 2	2 00		
116.	M. McIntyre, lot 10, con. 4	9 40		
123.	J. Madden, N.W. ½ lot 55, con. A.	2 20		
124.	W. Mansfield, W. ½ lot 56, con. A.	15		
225.	A. Walker, lot 7, con 2 (done)	3 00		
226.	R. Cheer, lot 7, con. L.	2 45		
	A. Brown	1 00		
229.	H. Court, E. ½ lot 1, con. N.	2 00		
230.	Jas. Eaton, lot 13, con. T.	6 40		
244.	Murphy, L. Co., Mill, etc.	43 40		
245.	J. Bishop, E. ½ lot 56, con. A. (done)	2 00		
256.	J. Young, centre 1-3 lot 70, con. A.	29 95		
258.	T. J. Foster, W. ½ lot 54, con. A.	4 40		
244.	Murphy, L. Co., lot 3, con. S. (overpaid)	.....	$2 00	
	Arrears in 1907 Roll not shewn in 1908 Roll:			
130.	W. Gilroy, N.W. ¼ lot 55, con. A.	.....	2 20	
291.	T. J. Foster, E. ½ lot 54, con. A.	.....	3 96	
296.	Murphy, L. Co., lot 44, con. A.	.....	28 40	
	Roll out of balance	10		
	Balance as above	.....	97 73	
		$134 29	$134 29	

TOWNSHIP OF JOCELYN.

Schedule "H."

Tax Schedule shewing arrears brought forward, in excess of or under the amounts shewn in previous year's Rolls.

Arrears of taxes per 1909 Rolls	.....	$709 51
1909 Arrears shewn in 1910 Rolls	$766 24	
Less Interest added	68 99	
	697 25	
Balance not carried forward to be accounted for, as per details following	12 26	
	$709 51	$709 51

Roll No.	Name.		
3.	Jas. Worthy, lot 39, con. A.	$1 35	
13.	J. Bragley, lot 5, con. N.	1 00	
56.	Free Methodist Parsonage	2 76	
236.	Asher Smith, lot 13, con. M.	2 00	
285.	F. E. Burnside, lot 58, con. A.	3 58	
240.	J. McDermott, lot 1, con 1	4 38	
	Arrears in 1910 Roll not shewn in 1909 Roll:		
119.	J. Madden, lot 55, con. A.	.....	2 77
	Out of Balance	.....	4
	Balance as above	.....	12 26
		$15 07	$15 07

TOWNSHIP OF JOCELYN.

Schedule "I."

Tax Schedule shewing arrears brought forward, in excess of or under the amounts shewn in previous year's Rolls.

Arrears of Taxes per 1910 Rolls	.....	$1,091 70
1910 Arrears shewn in 1911 Rolls	$763 66	
Less Interest added	66 50	
	$697 16	
Roll out of balance	83	
Balance not carried forward to be accounted for, as per details following . .	393 71	
	$1,091 70	$1,091 70

Roll No.	Name.		
35.	A. Brown, lot 11, con. M.	$1 30	
	A. Brown, lot 9, con. M.	45	
50.	F. Clarke, E. ½ lot 57, con. A.	27 08	
58.	A. Canfield, lot 12, con. T.	12 78	
70.	F. Eddy, lot 8, con. R.	35	
73.	R. Elliott, lot 4, con. 5	18 50	
	R. Elliott lot 5, con. 5	22 05	
74.	J. Eaton, lot 12, con. A.	8 61	
	J. Eaton, lot 3, con. 7	6 80	
75.	T. Ferris, lot 3, con. R.	1 00	
97.	D. Grexton, lot 1, con. 3	24 66	
127.	W. McLean, lot 8, con. 7	13 25	
	W. McLean, lot 7, con. 7	16 50	
129.	G. Muir, S. ½ lot 63, con. A.	5 23	
130.	R. Muir, lot 61, con. A.	11 25	
132.	Jane Neil, lot 31, con. A. (no dog)	1 00	
154.	G. Olmstead, lot 10, con. 4,	6 95	
158.	G. Prout, lot 8, con. 2	3 00	
189.	J. Whitley, lot 3, con. L.	20 05	
159.	Jane Walker, lot 9, con. 1	13 00	
191.	A. Walker, lot 10, con. A.	10 20	
	A. Walker, lot 2, con. 7	17 07	
20.	P. C. P. Chesterfield, lot 9, con. 4	6 60	
	P. C. P. Chesterfield, E. ½ lot 69, con. A.	57 13	
	W. Henry, lot 40, Neebish	88	
	G. Hewitt, lot 10, con. 3	15 62	
3.	R. Burnside, E. 1-3 lot 70, con. A.	7 78	
6.	T. J. Foster, E. ½ lot 53, con. A.	15 31	
	T. J. Foster, E. ½ lot 54, con. A.	2 53	
9.	J. Ibbotson, E. 3-4 lot 70, con. A.	34 90	
20.	W. Robinson, lot 60, con. A.	1 00	
29.	J. Sheldon, N. ½ lot 63, con. A.	19 96	
	A. Gibbs, lot 1, con. 2	17 42	
201.	R. Young, lot 38, Neebish	35	
	Arrears in 1911 Roll not shewn in 1910 Roll:		
96.	J. Ibbotson, E. ⅛ lot 70, con. A.	.....	8 55
249.	A. Walker, S. ½ lot 9, con. A.	.....	14 30
	Overpaid by Murphy Lumber Co.	.....	4 00
	Balance as above	.....	393 71
		$420 56	$420 56

TOWNSHIP OF JOCELYN.

Schedule "J."

Amounts over or underpaid by Collector.

		Underpaid.	Overpaid.
1903	Non-Resident Roll No. 200, J. Brownlee (lost)	$6 03	
1903	" " "	.....	5 55
1905	Resident Roll	.....	4 40
1906	" "	31 53	
1909	" "	.....	50
1910	" "	.....	03
		$37 56	$10 48

TOWNSHIP OF JOCELYN.

Schedule "K."

Amounts Overpaid by Ratepayers.

Year.	Name.	
1903.	H. Court, Roll 174, W. ⅛ lot 1, con. N.	$0 71
	H. Sherman, Roll 190, E. ½ lot 54, con. A. (1)	13 42
1905.	J. Crusekenk, Roll 181, lot 7, con. N.	85
	P. B. Fuller, lot 9, con. 7 (2)	10 00
	B. P. Fuller, lot 9, con. 7 (3)	33 17
1906.	J. J. Marshall, Roll 121, lot 37, con. A.	1 49
	R. Muir, Roll 130, lot 61, con. A. (4)	6 25
1911	(July 24th). W. Kent, Phone tax (5)	2 00
1907.	Chesterfield L. Co., Roll 93, lot 13, con. 7	1 25
1908.	Murphy Lumber Co., Roll 244, lot 3, con. S.	2 00
1910.	" " " lot 7, con. O.	33 30
	" " " lot 9, con. U.	1 00
	" " " lot 11, con. U.	1 00
	" " " lot 13, con. U.	1 00
	" " " lot 3, con. S.	1 00
		$78 44

(1) This appears to be for arrears not carried forward from 1902.
(2) Cannot trace in Roll. presume it is for arrears not brought forward.
(3) Cannot trace in Roll, presume it is for arrears not brought forward.
(4) This payment was not credited on Roll. The taxes were carried forward as arrears and paid again the following year.
(5) Cannot trace this in Roll.

TOWNSHIP OF JOCELYN.

Balance of Collector's Rolls.

Schedule "L" 1.

1903		
Amount of Tax Roll including arrears brought forward	$2,045 91	
Cash acknowledged reecipt of, per Township Treasurer's Books	.....	$1,602 04
Arrears dropped, unauthorized	.....	117 63
Arrears carried to 1904 (less Int.)	.....	326 24
	$2,045 91	$2,045 91
1904		
Arrears brought forward from 1903	$353 24	
Amount of Tax Roll	1,672 64	
Cash acknowledged receipt of, per Township Treasurer's Books	.....	$1,656 18
Arrears dropped, unauthorized	.....	112 06
Arrears carried to 1905 (less Int.)	.....	257 64
	$2,025 88	$2,025 88

1905		
Arrears brought forward from 1904	$283 76	
Amount of Tax Roll	1,738 43	
Cash acknowledged receipt of, per Township Treasurer's Books	.....	$1,782 14
Arrears dropped, unauthorized, or otherwise	40 20	
Arrears carried to 1906 (less Int.)	.....	280 25
	$2,062 39	$2,062 39

1906		
Arrears brought forward from 1905	$300 70	
Amount of Tax Roll	2,005 01	
Cash acknowledged receipt of, per Treasurer's Books	.....	$1,967 22
Arrears carried to 1907 (less Int.)	.....	231 27
Arrears dropped, unauthorized	.....	107 22
	$2,305 71	$2,305 71

TOWNSHIP OF JOCELYN.

Balance of Collector's Rolls.

Schedule "L" 2.

1907		
Arrears brought forward from 1906	$351 42	
Amount of Tax Roll	1,965 18	
Cash acknowledged receipt of, per Township Treasurer's Books	.....	$1,918 36
Arrears dropped, unauthorized	.....	63 89
Arrears carried to 1908 (less Int.)	.....	234 35
	$2,216 60	$2,216 60

1908		
Arrears brought forward from 1907	$256 91	
Amount of Tax Roll	1,987 10	
Cash acknowledged receipt of, per Township Treasurer's Books	.....	$1,748 25
Arrears dropped, unauthorized	.....	97 73
Arrears carried to 1909 (less Int.)	.....	398 03
	$2,244 01	$2,244 01

1909		
Arrears brought forward from 1908	$421 53	
Amount of Tax Roll	2,192 97	
Cash acknowledged receipt of, per Township Treasurer's Books	.....	$1,904 99
Arrears dropped, unauthorized	.....	12 26
Arrears carried forward to 1910 (less Int.)	.....	697 25
	$2,614 50	$2,614 50

1910		
Arrears brought forward from 1909	$766 24	
Amount of Tax Roll	2,494 03	
Cash acknowledged receipt of, per Township Treasurer's Books	.....	$2,168 57
Arrears dropped, unauthorized	.....	394 54
Arrears carried to 1911 (less Int.)	.....	697 16
	$3,260 27	$3,260 27

TOWNSHIP OF JOCELYN.

Balance of Collector's Rolls.

Schedule "L" 3.

1911		
Arrears brought forward from 1910	$763 66	
Amount of Tax Roll	1,999 48	
Cash acknowledged receipt of, per Township Treasurer's Books	.....	$1,793 18
Balance	.....	969 96
	$2,763 14	$2,763 14

TOWNSHIP OF JOCELYN.

Cash Receipts from Township and Levy.

Schedule "M."

School Section No. 1.

Year.	Taxes levied by Township, *re* No. 1.	General School Rate Levied.	Amount paid S. S. by Township.	
1904.....	50 00	.....	50 00	
	70 00	150 00	150 00	
			70 00	
1905.....	115 00	100 00	100 00	
	70 00	.....	115 00	
			70 00	
1906.....	90 00	.....	240 00	
	70 00	150 00	70 00	
1907.....	60 00	.....	210 00	
	70 00	150 00	70 00	
1908.....	30 00	150 00	180 00	
1909.....	40 00	150 00	190 00	
1910.....	120 00	150 00	220 00	underpaid $50.00
1911.....	70 00	150 00	220 00	

Balance owing by the Township for 1911, nil.

TOWNSHIP OF JOCELYN.

Cash Receipts from Township and Levy.

Schedule "N."

School Section No. 2.

Year.	Taxes levied by Township, *re* No. 2.	General School Rate Levied.	Amount paid S. S. by Township.	
1904.....	.....	150 00	150 00	
1905.....	175 00	150 00	150 00	
			175 00	
1906.....	175 00	150 00	325 00	
1907.....	100 00	150 00	100 00	
			150 00	
1908.....	150 00	150 00	300 00	
1909.....	100 00	150 00	250 00	
1910.....	100 00	150 00	100 00	
			150 00	
1911.....	200 00	150 00	50 00	
			Paid in 1912 50 00	Bal. due $150.00
			100 00	

Balance owing by the Township for 1911, nil.

TOWNSHIP OF JOCELYN.

CASH RECEIPTS FROM TOWNSHIP AND LEVY.

Schedule "O."

School Section No. 3.

Year.	Taxes levied by Township, *re* No. 3.	General School Rate Levied.	Amount paid S. S. by Township.	
1904.....	100 00	150 00	100 00	
			150 00	
1905.....	75 00	75 00	150 00	
1906.....	75 00	150 00	225 00	
1907.....	175 00	150 00	325 00	
1908.....	125 00	150 00	275 00	
1909.....	125 00	150 00	275 00	
1910.....	100 00	150 00	250 00	
1911.....	.....	.....	250 00	Overpaid $250.00

TOWNSHIP OF JOCELYN.

CASH RECEIPTS FROM TOWNSHIP AND LEVY.

Schedule "P."

School Section No. 4.

Year.	Taxes levied by Township, *re* No. 4.	General School Rate Levied.	Amount paid S. S. by Township.	
1904.....	Nil	150 00	*Re* 1903	
1905.....	75 00	150 00	150 00	
1905.....	237 40 Deb.	150 00	150 00	
			(1905) 75 00	
1907.....	237 40	150 00	237 40	
			150 00	
1908.....	237 40	150 00	237 40	
			150 00	
1909.....	237 40	150 00	237 40	
			150 00	
1910.....	237 50	150 00	237 40	
			150 00	Bal. due 10c.
1911.....	.....	150 00	237 40	
			150 00	

Balance owing by Township, 10c.

1905 Amount in hands of Treasurer, S. S. 4, $1.00, Shortage.
1907 Amount in hands of Treasurer, S. S 4. $2.00, Overage.

TOWNSHIP OF JOCELYN.

TELEPHONE ACCOUNTS.

Schedule "Q."

Collections and Disbursements by Municipality of Jocelyn *re* Telephone Systems.

Year.	Collections for Tenby Bay T. Co.	Payments to Tenby Bay T. Co.
1909 (1908 and 1909)	$5 00	.....
1910 (1909 and 1910)	7 50	.....
	7 50	$15 00
1911 (1910 and 1911)	15 00	13 75
1912 to Aug. 1st	17 50	25 00
	$52 50	$53 75
Overpaid	1 25	

TOWNSHIP OF JOCELYN.

TELEPHONE ACCOUNTS.

Schedule "R."

Collections and Disbursements by Municipality *re* Jocelyn Telephone Systems.

Year.	Collections for Hilton & Jocelyn T. Co.	Payments to H. & J. T. Co.
1909 (1908 and 1909)	$107 50	$64 00
1910 (1909 and 1910)	28 50	.....
	44 00	25 00
1911 (1910 and 1911)	60 00	86 67
1912 (To Aug. 21st)	24 00	53 33
	$264 00	$229 00
Balance owing	.....	35 00
	$264 00	$264 00

TOWNSHIP OF JOCELYN.

TELEPHONE ACCOUNTS.

Collections and Disbursements by Municipality *re* Telephone Systems.

Schedule "S."

	Collections for "A" Line T. Co.	Payments to "A" Line T. Co.
1910	$3 00	.....
1911	5 75	$8 75
1912	Nil	.....
	$8 75	$8 75

To His Honour the Lieutenant-Governor-in-Council and the Municipal Council of the Town of Dresden, in the Province of Ontario:

I beg to report as follows:

On the twelfth and thirteenth days of June instant, I made an examination so far as the time at my disposal would permit of the books and accounts of the town of Dresden, with reference to the Collection of Taxes and returns thereof made by John Robinson who has been Collector of Taxes of said town.

I find that said John Robinson was appointed such Collector on the 16th of December, 1907.

Said Robinson's methods of keeping his accounts were exceedingly crude and for some reason or other two or more pass books were used for each year. The entries in one pass book are chiefly made in pencil, and appear to be the original entries made at the time when each item of taxes was paid by the taxpayer. The entries in the second book are made in ink and to a certain extent correspond with the entries in the first pass book. They are not however in the same order and apparently not all of the items in the first book were transferred to the second. It is evident that the second book only was presented to the Treasurer when payments were made to him by the Collector, as his acknowledgments appear in the second book and not in the first. Indications of the inefficiency of the Collector are abundant and should not have escaped the attention of the Auditors.

I direct your attention to Auditors' Annual Statements commencing with the year 1906, which were submitted to the Council and no doubt passed by them. From these statements I have prepared the following short tables from which you may draw your own conclusions:

The following table shows the amount remaining uncollected (or unreturned to the Treasurer) upon each roll at end of fifteen months after same had been placed in Collector's hands:

Roll 1905 at end of 15 months	$ 68.44
Roll 1906 at end of 15 months	791.25
Roll 1907 at end of 15 months	1,183.69
Roll 1908 at end of 15 months	2,576.52
Roll 1909 at end of 15 months	2,898.92
Roll 1910 at end of 15 months	3,393.08

The Roll of 1905 was the last roll which was fully collected by E. Gonyon.

The following table shows amount remaining uncollected (or unreturned to Treasurer) on all outstanding rolls at end of each year:

At end of Year 1906	$ 3,658.44
At end of Year 1907	4,811.23
At end of Year 1908	8,050.19
At end of Year 1909	7,942.53
At end of Year 1910	8,589.73
At end of Year 1911	14,757.01

The alarming increase in these amounts from year to year should have been sufficient warning to the Council and the Auditors that there was inefficiency or something worse on the part of the Collector, and that a most careful scrutiny of his

dealings was necessary but they do not appear to have considered the increase in any wise significant.

I need not refer to all the circumstances which have led me to the conclusion that a special investigation of the Collector's dealings with the Corporation is very necessary. If the Town Council approve of my conclusion and pass a resolution to that effect an accountant will be appointed to do the necessary work.

If a general audit be desired the petition of at least thirty resident ratepayers, approved by the Town Council will be necessary. A statutory declaration proving the signatures of the petitioners must be forwarded to me along with the petition. Instruction may be found upon page 7 in my annual report of 1910.

I must congratulate the town of Dresden upon the possession of a very capable Town Clerk. His assistance enabled me to accomplish in a short time much more than I otherwise would have done.

Toronto, June 18th, 1912.

J. W. Sharpe,
Provincial Municipal Auditor.

J. W. Sharpe, Esq., K.C.,
Provincial Municipal Auditor, Toronto, Ontario.

Dear Sir,—Acting under authority of an Order-in-Council, dated July 10, 1912, I, Robert W. Johnson of the city of St. Thomas, Chartered Accountant, have made an inspection, examination, and audit of the accounts of John Robinson, Tax Collector of the town of Dresden, from the date of his appointment on December 16, 1907, to March 30, 1912, and beg to report thereon as follows:—

The causes leading up to the request for this special audit were the acknowledged shortage of the said John Robinson and a desire on the part of the ratepayers and council to know the exact amount of such shortage. It was also desired to know the amounts remaining unpaid on the rolls of 1909, 1910, and 1911, and for which his successor, Mr. James Blackburn, would be responsible.

The rolls have been very carefully prepared by the Clerk, but there has been no attempt at exactness or neatness on the part of Robinson. He kept no cash-book, and presumably never knew, or did not wish to know, how much he owed the Treasurer at any time. Many items received by him were not marked on his roll as having been paid, and in very many cases the dates of payment were incorrectly entered. Interest collected on arrears cannot be verified, and interest on his shortage cannot easily be calculated. For these reasons it is impossible to determine the shortage at an absolutely correct figure, but the schedules forming part of this report show the amounts received and accounted for by the Collector as accurately as can be determined from the various books and records.

Much of the taxes have been paid in by the ratepayers at the Bank of Commerce to the credit of the account of the town, and the Collector seems to have had difficulty in getting these items correctly entered on his rolls. The principal reason for the trouble, however, would seem to be that the Collector was allowed to have three and for a few weeks last fall four rolls in his possession at the same time. This would imply that he had not made any special effort to perform his duties promptly, and also a great laxity on the part of former councils in not compelling him to turn in his rolls at the proper time. The roll for 1906 was only turned in on November 3, 1908, the 1907 roll on Jan. 10, 1910, and the 1908 roll on Dec. 15, 1911. The 1909 roll is being turned in by Mr. Blackburn this week.

In my opinion there is no reason why the roll should not be turned in every year at the end of the winter and the new roll prepared about May or June. The Council should realize that hundreds of dollars in bank interest would be saved every year if this were done, for by preparing the estimates and striking the rate early in the year it would be possible to collect the taxes on an average of three months earlier than at present. This would also simplify the work of the Collector and Treasurer, and the auditing of their accounts.

The injustice of charging only five per cent. as interest on items remaining unpaid for over two years while three per cent. is charged those who are only a few days more than a month late can readily be seen. This matter of interest on arrearages has also complicated the accounts between the Collector and Treasurer and also the annual audit of their accounts. In future I would suggest that instead of the present method of adding one, three, and five per cent. a new by-law be prepared, whereby one per cent. a month would be added after, say, November first until the roll would be returned at the end of the winter.

The Collector's roll should contain a column for interest charged and collected, and his cash book would contain a similar column. The collections of the present collector, Mr. Blackburn, have been properly written up for him and checked against the rolls and the Treasurer's cash book. With proper care he will have no difficulty in keeping his accounts in such a way that they may be easily audited at the end of the year.

The Treasurer's register of arrears of taxes has been examined, and although it has always been poorly kept yet one of the principal reasons for this has been the tardiness in turning in the rolls. However, little if any loss has occurred through unpaid items having been neglected. Many cases of failure to collect business tax, income tax, etc., have been found. The proper procedure in regard to these should be followed, and the Treasurer should keep his accounts against the Collector in such a way that the amounts turned over in cash and the amounts written off by the Council or carried forward would exactly balance the original amount of the roll as reported to the Treasurer by the Clerk.

Various parties who claim to have paid Robinson but who have been unable to produce his receipt appeared and gave evidence in respect of their claims. Most of these were able to convince me of the truth of their statements, and the amounts have been charged to the former Collector. In the list of uncollected items shown herewith there may be a few which the Council will find it hard to collect without legal action, and these may have to be charged ultimately to Robinson.

There are also two items which have probably been paid twice and which the town should probably refund. These are Mrs. Burnett, No. 269 on roll of 1910, $22.46, and Neville E. Whitson, No, 245 on roll of 1909, $2.50. These were paid to Mr. Blackburn under protest, and the parties swear that they had already paid the amounts.

Mr. Richard Hughson also appeared before me and swore that he had always paid his taxes promptly, and that the item against him on the roll of 1910, amounting to $26.70 had been paid in at the Bank of Commerce. The bank, however, do not account for any such item in that year. Mr. Hughson may have paid the item to Robinson in cash, but it is not likely that a mistake was made by the bank. Under the circumstances the Council may have to write off this item.

Full details of all amounts received by the bank were kindly supplied me by the manager from his own records, and these were carefully checked against the various rolls. All items deposited up to the end of March, 1912, were charged

to Robinson's account, and the total when subsequently transferred to the Treasurer was credited to him. All subsequent items have been entered up in Mr. Blackburn's cash book, and the latter was balanced against the Treasurer's cash book to September 5th.

The Treasurer should adjust his account against the Collector as of September 5th, making it agree with the figures shown herein as representing the balances uncollected on that date on the several rolls. Any of the items which may prove uncollectible should be ordered written off by the Council on the return of the roll, and these with the items returned against the lands will balance up the account. The Treasurer's account for arrears of taxes should also receive considerable attention, so that a list taken from his register at any time would make the exact total shown in his "Arrears of Taxes" account in his ledger. Adjustments would have to be made for percentage added on May first, for amounts placed upon subsequent rolls, etc., and under no circumstances should the Collector receive taxes which have been returned to the Treasurer, or the Treasurer taxes which have been carried to a new roll.

All of which is respectfully submitted.

R. W. JOHNSON,
Chartered Accountant.

COLLECTIONS MADE BY JOHN ROBINSON, AS SHOWN BY THE ROLLS.

On 1906 roll	$700 41
Interest thereon	40 94
On 1907 roll	9,490 26
Interest thereon	150 49
On 1908 roll	12,933 45
Interest thereon	188 44
On 1909 roll	13,438 95
Interest thereon	150 68
On 1910 roll	12,813 82
Interest thereon	54 56
On 1911 roll	10,459 77
Interest thereon	16 74
	$60,438 51
Paid to Treasurer, as per schedule herewith	57,174 00
Shortage	$3,264 51
Collector's Bond estreated	1,000 00
Net loss to the town	$2,264 51

NOTE.—The above balance is merely the difference between the amount collected and the amount accounted for, and does not include interest. As the shortage extends over several years and has been a considerable sum for the whole period, the interest would increase the shortage considerably.

AMOUNTS ACCOUNTED FOR BY COLLECTOR ROBINSON AS SHOWN BY TREASURER'S CASH BOOK.

	Taxes.	Interest.
In 1907:		
On 1907 roll	$5,778 35	
In 1908:		
On 1906 roll	699 97	$43 35
On 1907 roll	2,822 69	22 72
On 1908 roll	6,128 81	.....

	Taxes.	Interest.
In 1909:		
On 1907 roll	$1,182 60	$38 92
On 1908 roll	4,243 61	57 05
On 1909 roll	8,632 51	.....
In 1910:		
On 1907 roll	15 40	
On 1908 roll	1,712 79	80 61
On 1909 roll	2,467 09	71 87
On 1910 roll	9,474 13	
In 1911:		
On 1908 roll	801 87	52 54
On 1909 roll	729 32	36 33
On 1910 roll	1,641 66	22 90
On 1911 roll	4,414 08	
In 1912:		
On 1909 roll	1,206 72	16 52
On 1910 roll	83 47	4 95
On 1911 roll	4,677 52	13 15
	$56,712 59	$461 41

Summary:		
1906 roll	$699 97	$43 35
1907 roll	9,799 04	61 64
1908 roll	12,887 08	190 20
1909 roll	13,035 64	124 72
1910 roll	11,199 26	27 85
1911 roll	9,091 60	13 65
	$56,712 59	$461 41
	461 41	
Total taxes and interest	$57,174 00	

ITEMS UNPAID, SEPTEMBER 5TH, 1912.

1909 Roll.

50	George Carr	$1 25
119	Jason Jackson	11 23
177	Ed. Overstreet	1 25
214	James Sutherland	24 94
330	John Yorsyon, Business Tax	2 50
338	M. C. Hollensworth	1 27
344	Michael Houston	63
347	W. J. Scott, Business Tax	2 50
475	Frank Kimmerley, Business Tax	2 50
573	Mrs. Jas. Fleming	2 50
625	Geo. Stephens, Business Tax	2 50
648	Wm. Leonhard	11 85
703	Neil Munn, Business Tax	2 50
791	Joseph Wannamaker	36 25
		$103 67

1910 Roll.

10	John Abraham	$14 07
25	James Bedell	6 41
38	Alex. Cuthbert	78 07
51	George Carr	1 25
57	Wm. E. Clark	1 25
91	Chas. Gage and James Baker	2 50
98	Wm. Blackburn, Dog Tax	1 00

103	Thomas Houston	$1 25
116	Enoch Wallace, Dog Tax	1 00
121	Jason Jackson	6 25
133	Thomas Lashbrook	20 00
152	John Smale, Dog Tax	1 00
180	Ed. Overstreet	1 25
193	Elisha Proctor	11 26
216	James Sutherland	28 73
229	Wm. Vanallen, Dog Tax	1 00
250	Mrs. J. Woods	1 88
270	Margaret Bodkin	43 89
275	James Baker	11 50
280	Wm. Craig	12 50
287	Wm. E. Clark	30 40
297	Chas. Collinson	1 00
319	Walter Grass	13 00
327	James Rooney	3 50
336	M. C. Hollinsworth	63
339	Wm. Harris	6 00
342	Michael Houston	63
345	Wm. J. Scott, Business Tax	2 50
402a	M. E. Church	3 19
417	John Robinson	17 50
510	George Begg	6 25
536	Noble Corner	8 81
573	Daniel Galbraith	4 38
581	G. Robinson, Business Tax	3 75
600	George Dennis, Dog Tax	1 00
609	Richard Hughson	26 70
618	Geo. Stevens, Business Tax	2 50
641	R. J. Laing	7 03
645	Wm. Leonard	11 85
672	P. McInherney	13 81
698	Neil Munn, Business Tax	2 50
758	Wm. Ward, Dog Tax	1 00
793	C. A. Jeffrey, Business Tax	35 00
794	Ed. Hazlewood, Business Tax	6 25
796	Bert Wright	8 19
		$463 43

1911 Roll.

2	Philip Austin	$11 36
8	Walter Arnold	1 20
9	John Abraham	13 62
12	Robert Brewer	35 34
14	Blackburn Estate	4 80
21	Henry Bresett	17 59
24	Alex. Badgley	9 60
25	James Bedell	7 46
35	Alex. Cuthbert	76 01
38	Richard McConnell, Business Tax	2 40
48	George Car	1 20
52	James Colter	12 79
60	L. D. & John Ellis	18 97
68	Matilda Farnsworth	1 44
85	Wm. Hazzard	36 52
89	Thos. Houston	1 20
103	Enoch Wallace, Dog Tax	1 00
104	Samuel Hodgins	19 20
105	George Hoyles	13 00
106	Robert Ingram	7 20
108	Jason Jackson	6 00
118	Thos. Lashbrook	19 20
126	Hugh McNeil	28 23
129	Howard Manderson	13 62

132	Mrs. P. McDougall	$17 85
140	Sophia Mott	43 43
150	Wm. Murnay	2 40
159	Ben. Madden	39 41
167	Edward Overstreet	1 20
171	Fred. Presley	5 40
178	D. H. Perry	3 60
190	Wesley Stinson	14 40
209	W. W. Thornton	27 07
210	Mrs. L. Turner	12 00
216	Archie Vincent	8 20
232	J. W. Wilkins	14 40
237	Arthur Wicks	21 60
239	Walter Walker	13 99
240	Littleton Wallace	12 00
245	Charlie Oxley, Dog Tax	1 00
247	Neville Whitson	13 00
253	Harry Bishop	18 79
256	R. S. Brewer, Business Tax	2 40
257	Margaret Bodkin	42 69
263	Chris. Brown	10 12
265	Wm. Craig	12 00
287	Dominion Milling Co.	290 62
300	Walter Grass	22 44
305	W. W. Thornton, Business Tax	3 60
317	Gammage & McGregor	12 00
319	M. C. Hollinsworth	60
322	Wm. Harris	9 60
326	Wm. Hughes	10 82
327	Mrs. D. V. Hicks	58 65
328	Bruce Glover, Business Tax	2 40
329	Jim Lee, Business Tax	2 40
330	Andrew Harris	7 20
334	Wesley Hart	27 72
341	Alex. J. Kerby	24 07
343	N. A. Loucks	33 14
352	Wm. Pressley, Business Tax	2 40
353	Mrs. John Caistor, Business Tax	4 80
355	Mrs. Wm. Lindsay	13 20
363	Bethnel McKay	31 89
368	Hector McNeil	11 60
377	J. E. McGlochlin	25 29
378	Richard McConnell	22 31
381	George Madison	7 20
387a	M.-E. Church	3 19
395	Venning Penfound	87 48
405	John Robinson	12 00
408	Wm. Rudd	21 07
409	Elizabeth Ripley	14 40
414	Joseph Snell	9 60
426	Smith Estate	7 20
432a	Salvation Army	3 19
433	Mrs. J. Talbot	6 39
434	Thomas Taylor	4 80
439	Asa Ribble Estate, Business Tax	2 40
440	William Talbot	10 59
447	Arthur Wicks	70 27
450	Ben Madden, Business Tax	20 40
454	Hamilton Waddell	11 30
456	Wright Hat Co., London, Business Tax	2 40
457	Mrs. B. Weldon	23 29
465	Edmund Wills	26 64
471	John Yorston	14 06
484	Mrs. R. Burnett	12 79
485	John Burnett	10 20
493	James Brown	36 60
506	John Calster	47 33
522	Noble Corner	8 56

535	Mrs. J. Dynes	$17 60
545	James Elgie	22 80
557	Wm. Green	17 39
559	Arthur Gregory	18 97
569	Henry Gale	19 20
571	Robert Gibson, Dog Tax	3 00
580	Clifford Huff	11 82
582	Wm. Hughes	19 59
601	Gas Company, Business Tax	4 80
602	Ebbie Adkin, Business Tax	4 80
603	John McIntosh, Business Tax	4 80
616	V. Wm. King	17 77
622	R. J. Laing	6 83
623	Leonard Estate	7 20
625	Wm. Leonard	11 55
626	N. A. Loucks	35 40
637	Jefferson Lucas	10 39
641	Emerson Meadows	19 20
651	Moxley Estate	1 20
652	P. McInherney	14 36
661	J. E. McGloghlin	40 08
663	Morris Thornton	8 31
688	Joseph Roper	17 30
699	Wm. Rudd	49 22
703	John and Charles Slater	28 68
714	Jennie Stone	3 60
715	Mrs. Arthur Smith	16 80
730	J. B. Tuckwell	33 45
734	Hamilton Waddell	11 64
749	T. N. Wells	57 56
752	Joshua Wright	24 00
756	John Watson	21 60
767	Bert Wright	7 96
		$2,374 87

ITEMS NOT MARKED PAID BY JOHN ROBINSON, BUT FOR WHICH RECEIPTS HAVE BEEN PRODUCED.

1909 Roll.

21	Henry Bresett	$18 19
200	Nancy Rickman	6 25
257	Mary Wallace	5 00
261	Littleton Wallace	12 50
542	Noble Corner	8 81
634	Frank Kimmerly	13 75
729	William Rudd	50 82
		$115 32

1910 Roll.

29	Rebecca Burwell	$17 53
79	Willis Fox	6 25
147	H. Manderson	5 00
158	Mrs. R. McWha	7 50
186	H. Palmer	15 00
199	Chris. Robinson	25 35
207	Albert Sharp	1 88
257	Mary Wallace	5 00
278a	Baptist Church (Colored)	3 22
370	Mrs. E. Munn	13 19
466	Ben. Madden	21 25
489	Elmer West	24 23
503	Mrs. R. Burnett	13 19
512	J. W. Booth	17 50

537	Mrs. J. Carpenter	$27 29
558	James Elgie	23 75
582	John W. Guthrie	24 93
585	Harry Gale	21 00
623	Robert Johnston	5 00
635	John Kersey	7 50
690	Jackson Penick	7 23
705	Norman Evans	18 50
729	S. Sturgis	1 25
754	Thomas Wees	22 44
		$335 03

1911 Roll.

65	Joseph Emery	$13 77
143	James Martin	8 40
294	Wm. Ellis	10 76
332	Arthur Hoyles	16 39
359	Mrs. E. Munn	12 79
397	George Stephens	4 80
498	Andrew Bear	1 20
501a	Baptist Church (Colored)	4 11
504	William Congdon	7 20
762	William Wallace	36
		$79 78

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TWENTY-SEVENTH ANNUAL REPORT

OF THE

COMMISSIONERS

FOR THE

Queen Victoria Niagara Falls Park

1912

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed by L. K. CAMERON, Printer to the King's Most Excellent Majesty
1913.

Printed by
WILLIAM BRIGGS
29-37 Richmond Street West
TORONTO

COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA FALLS PARK.

John W. Langmuir, Chairman, Toronto.

George H. Wilkes, Brantford.

P. W. Ellis, Toronto.

Colonel L. Clarke Raymond, K.C., Welland.

William L. Doran, Niagara Falls.

Lionel H. Clarke, Toronto.

James D. Chaplin, St. Catharines.

John H. Jackson, C.E.,
Superintendent.

J. Harrison Pew,
Assistant Superintendent.

Henry J. Moore,
Chief Gardener.

PARLIAMENT BUILDINGS,

TORONTO, March 25th, 1913.

To His Honour SIR JOHN MORISON GIBSON, Knight Commander of the Most Distinguished Order of St. Michael and St. George, a Colonel in the Militia of Canada, etc., etc., etc.

Lieutenant Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I beg to submit herewith the Twenty-seventh Annual Report of the Queen Victoria Niagara Falls Park Commission, 1912.

I have the honour to be,

Your Honour's most obedient servant,

W. J. HANNA,
Provincial Secretary.

To the Honourable W. J. HANNA, K.C., M.P.P., *Provincial Secretary, Province of Ontario, Parliament Buildings, Toronto.*

SIR,—I have the honour to transmit herewith for presentation to the Legislature of Ontario the Twenty-seventh Annual Report of the Commissioners for the Queen Victoria Niagara Falls Park (being for the year 1912), together with statements of receipts and expenditures and other documents connected with the Report.

I have the honour to be, Sir,

Your obedient servant,

J. W. LANGMUIR,
Chairman.

TORONTO, March 22nd, 1913.

TWENTY-SEVENTH ANNUAL REPORT

OF THE

Commissioners for the Queen Victoria Niagara Falls Park.

To the Honourable Sir John Morison Gibson, K.C., LL.D.,
Lieutenant-Governor of the Province of Ontario, Toronto.

May it Please Your Honour:

Your Commissioners, as required by Statute, submit herewith the Twenty-seventh Annual Report of the Queen Victoria Niagara Falls Park Commission, being for the year ended 31st December, 1912.

Appended to the report of the Commissioners will be found the usual financial statements exhibiting the receipts and expenditures for the year; the report of the Park Superintendent, together with other official documents outlining in detail the works of maintenance and improvement carried out during the past twelve months.

The Annual Reports of the Commissioners have given very full particulars respecting the park lands acquired from year to year since the formation of the Board in 1885, as well as information respecting the works of maintenance and improvement that have been carried on in the various sections of the system. In the Annual Report for 1909 the lands acquired up to that date, forming part of what is now designated the "Queen Victoria Niagara Falls Park System"—which practically extends along the Niagara River from Lake Erie to Lake Ontario—were specifically set out. As, however, it is the intention of the Commissioners on this occasion to refer not only to the present condition of the various portions of the Park, but also to allude to the plans which have been under the consideration of the Board for some time for the future restoration and development of the unfinished portions, it becomes necessary to give in detail the location and extent of each parcel comprising the entire Park System, and also to show the manner in which such sections were acquired or become vested in the Commission as follows:

(1) The Queen Victoria Park at Niagara Falls (the Park proper), comprising a land area of 204 acres, with a water area of 267 acres, acquired by purchase and expropriation	471 acres
(2) Queenston Heights Park, containing 88 acres, of which 22 acres were acquired by purchase, the remainder being vested partly by the Ontario Government and partly by the Dominion Government in the Commission for preservation and management	88 "
(3) Niagara Glen, including Wintergreen Flat, containing 103.5 acres, acquired by purchase	103.5 "
(4) The Old Fort Grounds, at Fort Erie, containing 17.5 acres, vested by the Dominion Government in the Commission for preservation and management	17.5 "
(5) Butler's Burying Ground and Lundy's Lane Burying Ground, placed under the control of the Commission by the Ontario Government for the purpose of preservation and care	6 "

(6) The Chain Reserve, Queen Victoria Park to Niagara-on-the-Lake, including the talus in the gorge, a distance of 13 miles, vested in the Park Commission by the Government of Ontario, and containing 226 acres	226 acres
(7) The Chain Reserve along the Niagara River from Chippawa to Fort Erie, including the Boulevard entrance from Chippawa to the Park proper, and all lands for widening the Chain Reserve, acquired by purchase and expropriation	266 "
Total area	1,178 ".

Having thus shown the territorial extent of the Park System, reference may now be made to what has been accomplished in the way of restoration and development, and what it is proposed to do in the physical and scenic treatment of the respective localities forming the Park System. This review will, perhaps, be better prefaced by submitting in a condensed form the receipts and expenditures of the entire Park System since the organization of the Board in 1885, as follows:

RECEIPTS.

Sale of Debentures	$840,470 53	
Power Companies' rentals	1,103,288 75	
International Electrical Railway Company, rental	212,500 00	
Tolls and franchise revenues from descent under Falls, photographic previleges, etc.	238,989 38	
Sundries	90,527 46	
		$2,485,776 12
Overdraft in Bank		18,230 98
		$2,504,007 10

EXPENDITURES.

CAPITAL ACCOUNT:

(*a*) Cost of land acquired by purchase or expropriation	$555,604 08	
(*b*) Capital expenditures on buildings, roads, paths, planting and all charges for improvements and betterment of parks and boulevards	744,500 31	
	$1,300,104 39	

MAINTENANCE ACCOUNT:

(*a*) Debenture interest and interest on monthly overdrafts	$624,132 39	
(*b*) Officials' salaries, wages, up-keep of restored grounds and buildings, including office and Commissioners' expenses for 27 years	579,770 32	
	$1,203,902 71	
Or a total expenditure of		$2,504,007 10

From the very inception of the Niagara Falls Park scheme the method of financing—so far at any rate as maintenance is concerned—differs from that generally adopted in most National and Municipal Park Systems. Apart from the bond issue amounting to $900,000.00, guaranteed by the Province of Ontario, the proceeds of which (with the exception of $65,000.00 still unsold) were used exclusively for Capital Expenditures, no Legislative grant whatever has been voted for capital improvements or maintenance. Even the small charge which was origin-

ally intended to be made for admission to the Park had to be abandoned owing to the policy of practically a free Park having been adopted by the State Reservation on the American side of the river.

The Commission for the first seven years of its administration had to rely entirely on revenues obtained from the franchise granted for the operation of the electric railway through the Park and along the shore of the Niagara River; fees derived from the leasing of the elevator and scenic tunnel leading under the Falls, and from leasing restaurant and photographic privileges. The very meagre revenues obtained from these sources were not only insufficient for the ordinary maintenance of the Park as then constituted, but were entirely inadequate for the payment of the interest on the bond issue and the setting apart of a sinking fund. It will be obvious, therefore, that under these adverse financial conditions no well conceived plan for the restoration and improvement of such an extensive and varied Park System could be undertaken on a broad and comprehensive scale until funds could be assured for the proper and effective carrying on of such work. Scenic decoration was therefore confined to the portion of the Park overlooking the Falls. This condition of affairs grew worse rather than better as time passed, for the upkeep of the restored portion of the Park demanded increased expenditures, and the large number of visitors necessitated police supervision and an increased number of permanent and temporary officials for ordinary care and management.

The Commissioners were, in effect, placed in the position of having an extensive estate passed over to them as Trustees upon the understanding that they would create ways and means, as best they could, for practically converting farm lands and country roads into parks, boulevards, and pleasure grounds up to the highest standard of aesthetic treatment. And, to greatly add to their difficulties, means had also to be provided to pay the interest on the bonds guaranteed by the Province of Ontario.

This impoverished financial condition of the Park Commission continued with little hope of relief until 1892, when, after long protracted efforts, assistance came through the use of the waters of the Niagara River for the generation of Hydro-Electric Power. In 1892 the first contract for such power generation was entered into between the Commissioners and the Canadian Niagara Power Company, which, however, was subsequently abandoned and a new contract entered into in 1899. The granting of this franchise was followed in 1900 by an Agreement with the Ontario Power Company for practically similar privileges and rights as had been granted to the Canadian Niagara Power Company, and in 1903 a third franchise was granted to the Electrical Development Company (then Messrs. Mackenzie, Pellatt & Nicholls). In this way an assured income was at last reached for carrying on the expansion and development of the entire Park System.

Queen Victoria Niagara Falls Park.

The first territory placed under the care of the Commissioners was one hundred and fifty-four acres immediately adjacent to the river and gorge at the Horseshoe Falls, and known as the "Queen Victoria Niagara Falls Park." Along with this acquirement was a water area equivalent to 317 acres, of which fifty acres have been filled in along the shore line, and by the creation of artificial islands, making a total land area of two hundred and four acres. This territory came into the possession of the Province for Park purposes in 1887.

Serious difficulties were encountered by the Commissioners in the vigorous prosecution of works of restoration and improvement, not only through the lack of funds, but by the continual breaking up of the Park surface by the Power Companies in their works of construction. Notwithstanding these drawbacks, the northerly end of the Park proper, comprising some sixty acres, was practically completed and dedicated to public use over fifteen years ago.

Apart entirely from the grand spectacle of the great Cataract of Niagara, which is constantly in view, and the historic associations connected with this portion of the Park System, those who have visited the most famed Parks in Europe and America, and are, therefore, in a position to judge, assert that this finished portion of the Queen Victoria Niagara Falls Park takes rank with the best Parks in the world.

The plan adopted by the Ontario Power Company of laying enormous steel and cement underground conduits for carrying the water from the highest river level to the point of operation below the Falls, while conferring most substantial benefits on that Company by enabling the use of the full head of water, caused the almost continuous disturbance of a large portion of the Park surface. These open excavations, extending over a mile of the southerly end of the Park, which have continued for a period exceeding ten years, have prevented the commencement of plans of improvement for that portion of the Park territory from the Administration Building to the Dufferin Islands. As large demands have been made on the Ontario Power Company for power to be distributed by the Hydro Electric Power Commission, there is reasonable hope that the third and last conduit will be commenced and proceeded with during the current year. As soon as the third pipe is laid it is intended to vigorously proceed with the remaining works of restoration. The Commissioners have decided to adopt a different principle of landscape treatment in this part of the Park, so as to give full effect to land and water vistas with a lesser area of shrub and plant life and more forestry treatment.

New Conservatories.—One of the best and most popular features of the great parks of the world are properly constructed conservatories, and no Park System can be complete from an educational and aesthetic standpoint, or indeed in affording the highest degree of pleasure to visitors, without well designed and commodious conservatories with all the latest and most complete equipment for the various stages of propagation. The Park Commissioners in the past have been placed at great disadvantage in their efforts to provide stock for out-door uses and room for housing plants of a tropical nature owing to the lack of adequate structures of this character. Even, however, with the very restricted and incomplete buildings in use the results achieved have given great pleasure to many thousands of visitors from all parts of the Dominion. No Park on the Continent is more entitled to the most modern and best equipped greenhouses and conservatory plant than the Park at Niagara Falls. It is, therefore, proposed to erect a central conservatory at a convenient point in the Park on a plan which will permit of enlargement by the addition of wings as necessity arises.

Aquatic Garden and Rockery.—In this connection the Commissioners also contemplate the construction of an aquatic garden and rockery—an ideal location for which is the Island Pond near the northerly gateway of the Park, fed from a perpetual spring flowing from the base of the escarpment, which natural provision will obviate the necessity of a large outlay for a constant supply of water for the garden and rockery purposes.

Table Rock House.—The position of the building known as "Table Rock

House"—one of the oldest structures taken over with the Park lands in 1886—situate, as it is, at the narrowest point in the Park and projecting into the roadway directly overlooking the Falls, is most objectionable from every point of view. The building has been under lease during the past ten years for the sale of souvenirs, and also provides dressing-room accommodation for visitors going under the Falls, and other purposes. As the lease expires on the 1st June of the present year the Board has had under consideration for some time plans for the removal of the old and unsightly building and the erection of a proper structure nearer the escarpment in rear of the present building. A very excellent view of the Falls and Lower Gorge from the tower of Table Rock House will be lost when the old structure is demolished, but in the plan under consideration it is proposed to restore and improve this view by the construction of an elevator to the high altitude overlooking the Falls, which will connect with the scenic tunnel descent under the Falls. The plans for and location of the proposed new structure have given the Commissioners much thought, with the result that one of the two proposed plans had to be adopted, namely: A partial sub-surface structure on practically the existing site, or the proposed building close to the escarpment. Whatever plan is adopted, it is obvious that at this crucial point the building must not obtrude upon the line of vision nor be unduly prominent. The old structure was erected in the age of private ownership at Niagara Falls, when the chief object was the mercenary one of obtaining the most convenient site for selling souvenirs to tourists.

Were it not absolutely necessary that there should be a building in the vicinity of the Horseshoe Falls to be used as a shelter from the spray conditions which continually menace this splendid coign of vantage from which all visitors wish to obtain a lasting view of the Cataract, as well as to provide a station for the Electric Railway Company, it would be much better that all buildings above the surface should be dispensed with at this crucial and congested point. This, however, would result in tourists and visitors being unable to obtain one of the best views of the Horseshoe Falls on many days throughout the year.

Parapet Wall.—There is also the completion of the massive stone and iron parapet wall, two sections of which have been built along the face of the cliff between the Horseshoe Falls and the northerly entrance at Ferry Road. Two other lengths of approximately 1,100 and 675 feet will give a continuous heavy railing for the safety of visitors, with an appropriate architectural finish along the whole Park front overlooking the gorge. It is proposed that the section between Rambler's Rest and Clifton Incline shall be built during the coming year, and to suitably terminate the work the northerly end will be built in conjunction with, and as an integral part of the Memorial Monument to Burrel Hecock, who herocially lost his life when the Ice Bridge was broken up in February, 1912.

Queenston Heights Park.

Reference has been made in many of the later reports of the Park Commission to the growing popularity of the Queenston Heights Park, evidenced by the constantly increasing number of visitors to this historic and beautiful part of the Park System.

Great improvements have been made in the grounds and extensive ball fields and play grounds have been provided for the sports that are always indulged in, chiefly during the school vacation, when picnics are an almost daily occurrence. The lack of adequate facilities, particularly in buildings, is, however, constantly

pressing upon the attention of the Commissioners. A small one-storey wooden structure does duty for serving refreshments and general restaurant purposes, but it is quite evident that this cannot supply the increasing needs of this important resort much longer, and it is therefore proposed to erect a modern refectory building, somewhat after the type of the Administration Building at Queen Victoria Park, of smaller dimensions, but at the same time having regard to the future requirements of the Park.

In addition to the land passed over to the Commissioners for park purposes by the Ontario and Dominion Governments at Queenston Heights, two plots immediately adjoining, comprising nearly twenty-five acres, have been purchased, which have greatly added to the completeness of this unique Park. It is most important, however, that its limits should extend to the river gorge east of the present park, and to that end another plot of land containing about seventeen additional acres should be acquired so as to give an unbroken frontage along the river. The Commissioners believe that the possession of this acreage will prove to be a wise policy, not only at Queenston Heights, but in respect of other lands that are required in connection with the general Park System.

Niagara Falls Park Boulevard.

The roadway of the Boulevard between the Park proper and the Village of Bridgeburg, which has been in progress for the past two years, is at last completed. The work has been subjected to many vexatious delays. In the first instance the stone secured by the contractor was not of a suitable quality for road making, and much time was lost in obtaining proper road metal from the quarries owing to the large demand for crushed stone for all purposes during 1912. It is satisfactory to report, however, that before the close of the year the roadway itself was in condition for vehicular traffic and it only remains to complete the gutters and some other protective works of drainage outlets as soon as the spring opens.

Immediately on the completion of the various sections of the roadway, grading and planting was at once proceeded with and a considerable portion of this work has already been done, and the remainder will be pushed forward to completion during the current year.

Now that the Boulevard between the City of Niagara Falls and the Village of Bridgeburg is practically completed, the Commissioners have turned their attention to the acquirement of the necessary lands for the continuation of the Boulevard to connect the Central Park at Niagara Falls with the Queenston Heights Park, and later on to Niagara on Lake Ontario; the aim of the Commissioners being that the Park and Boulevard system shall in time be continuously connected from Lake Erie to Lake Ontario.

Owing to the great length of the Niagara Falls Park system, extending a distance of over thirty-five miles, with spacious park areas situate at Fort Erie, Niagara Falls (Ontario), Niagara Glen, Queenston Heights, and in the future possibly Niagara-on-the-Lake, the construction of boulevards and connecting roads between the various sections is a prime necessity and the acquirement of land for this purpose when it can be obtained at reasonable rates, will secure to the present and future generations a system of parks and recreation resorts for the people of Ontario, the Dominion of Canada and the world at large that has no equal on the Continent of America.

Apart from the great utility of the Boulevard from Lake Erie to Queenston

Heights it will, when completed, be one of the most attractive features of the Queen Victoria Niagara Falls Park System in connection with which it may be permitted to reproduce an extract from the Report for 1908.

"Commencing at the foot of Lake Erie and following the sinuosities of the shore at an altitude sufficiently high to give a continued and comprehensive view of the Niagara River and the opposite American shore until the Rapids immediately above the Falls come in full view; then through the beautiful Park in sight of the turbulent rapids until the great Cataract of Niagara Falls is reached, and continuing along the banks of the lower river with its wonderful panorama of gorge, rapids, whirlpool and magnificient banks until the rushing and turbulent river merges with the quiet water of Lake Ontario."

Power Companies.

In last year's Report reference was made to the application of the Canadian Niagara Power Company for alterations and changes to that Company's intake, with a view to increasing the efficiency of the forebay, particularly in respect to ice conditions. The Company accepted the conditions imposed by the Board and has proceeded with its plans under the agreement and expects to commence the work outlined early in the spring. The conduct of the work will cause a torn up condition of the park surface during the year 1913, resulting from the excavations necessary to build underground works, but when finished the normal surface will be completely restored and indeed the shore line somewhat improved.

The Ontario Power Company was engaged until the early part of the summer in extending its second water conduit in front of the Administration Building which, owing to the severe winter, was not completed as early as was expected, interfering somewhat with the opening of the tourist season. Late in the autumn another application as received from the Company to be allowed to extend this second conduit to the limit originally provided for Units 13 and 14 of the power house equipment. This action was rendered necessary on account of the large demands for power, chiefly from the Ontario Hydro Electric Power Commission. Every effort is being made to have this work completed, and the surface restored by the first of May at the latest, and it is hoped that the summer tourist season will not again be interfered with by works of this nature.

The Electrical Development Company. Good progress has been made during the year by this Company in the entire completion of its generating station or power house within the Park limits. During the winter months the steel frame work was erected, and with the approach of good weather for outside building operations the stone work was undertaken and all during the twelve months artisans have been busily engaged in moulding the Indiana limestone in the form for erection. The design shown in the report for the year 1903 has been carried into effect, and, as therein stated, "the building is a well proportioned structure suitable for the location and entirely effective in its architectural treatment."

In the month of November permission was sought by this company to erect, as an addition to the southerly end of the power house, a machine shop one storey in altitude. Representation was made that this was necessary from an operating point of view to properly take care of repairs to machinery and worn parts of generators and turbines. From a scenic standpoint, however, the Commissioners thought that this addition would be detrimental to the appearance of the Park. While it was fully realized that no hampering condition should be placed upon

this hydro electric station, with a tendency to inefficient results, it was nevertheless thought desirable to secure modifications in the architectural design. To this end it was proposed that the addition might be made of the same height as the main building, or failing that to secure a roof garden effect, and a lookout for public use to view the upper rapids. At the same time, the Commissioners thought it desirable to secure from the company an abandonment of its right to place a transformer station within the Park limits, that building having already been erected at a point in the Township of Stamford, outside the boundary of the Park. The Company, however, refused absolutely to negotiate upon this basis, and withdrew its application for the proposed machine shop. It is expected now that all of this area south and east of the power house station will be ready for planting and decoration with the clearing away of the debris and materials on the completion of the present work.

Receipts and Expenditures.

The detailed statements showing the receipts and expenditures for the year ended 31st December, 1912, are herewith appended. It will be seen that the revenue received from all sources amounted to $177,617.95, of which, however, $20,009.61 represented the sale of Debentures and special payment received from the Shipbuilding Company representing that Company's share in the cost of diverting the Boulevard roadway around their manufacturing plant. There still remains $65,000.00 four per cent. Debentures, guaranteed by the Province, for the purpose of constructing the Boulevard, which have not been disposed of owing to the low price obtainable for such security during the past year.

The fixed rentals of the three power companies amount to $60,000.00, and the excess rental to $74,210.41, which latter amounts have been received, as heretofore reported, without prejudice to the rights of either party in the suit instituted by the Government to determine the proper method of calculaing the amount of power generated and the rental payable therefor.

After protracted delays this suit was taken last year to the Privy Council in London, when a decision entirely in favour of the contention of the Commissioners was rendered, and accounts for the rentals accrued to November 30th, 1912, under the rendering of the Privy Council judgment, have been sent out to the three power companies as follows:—

Canadian Niagara Power Company	$52,435 37
Ontario Power Company	50,274 33
Electrical Development Company	92,402 76
	$195,112 46

These amounts the Commissioners expect to receive and show as part of the Park revenue for the year 1913.

The expenditures upon capital account, including the amount expended upon the Boulevard for all purposes, and also the large legal costs in connection with the power rental suit, amounting to over $10,000, aggregated the sum of $95,851.95. The expenditures on maintenance account for salaries, wages, materials, and other expenses of upkeep over the whole Park System amounted to the sum of $59,038.63, and to this must be added the interest on bonds and bank charges during the year, namely, $33,217.35.

All of which is respectfully submitted.

J. W. Langmuir, Chairman.
George H. Wilkes.
P. W. Ellis.
L. C. Raymond.
W. L. Doran.
L. H. Clarke.
J. D. Chaplin.

Toronto, March 11th, 1913.

QUEEN VICTORIA NIAGARA FALLS PARK SYSTEM.

FINANCIAL REPORT, 1912.

RECEIPTS.

Ontario Power Company, rental		$30,000 00	
Ontario Power Company, excess rental		33,542 75	
Canadian Niagara Power Company, rental		15,000 00	
Canadian Niagara Power Company, excess rental		27,548 37	
Electrical Development Company, rental		15,000 00	
Electrical Development Company, excess rental		13,119 29	
International Railway Company		10,000 00	
Zybach and Company		9,000 00	
Brock's Monument, tolls		1,481 70	
Wharf privileges		505 00	
Shipyard deposit, with interest	$10,001 53		
Boulevard Debentures	10,008 08		
		20,009 61	
Sundries		2,411 23	
			$177,617 95
December 31st, 1912. Overdraft in Imperial Bank			18,230 98
			$195,848 93

NOTE.—There is also a balance of $1,000.00 in the Queen Victoria Niagara Falls Park System current account (accountable warrant).

EXPENDITURES.

CAPITAL ACCOUNT:

Queen Victoria Park—

Parapet Wall (balance of contract)	$325 00	
Water Supply for Bath Houses	231 70	
Trees and Shrubs	56 23	
Burning Spring Embankment	4,832 93	
Park Equipment	786 85	
New Roads and Paths (north and south)	719 16	
Office Equipment	180 92	
Drainage and Water Connections	1,169 28	
Greenhouse Extension (under contract)	2,653 42	
Roller House, Garage (including under contract)	295 72	
Furnishings (Commissoners' Quarters)	284 54	
		$11,535 75

Queenston—

Road at Entrance and Planting	$1,005 26	
Improvements to Present Shelter	22 10	
Paths and Grading	185 83	
Under Contract	255 75	
		$1,468 94

Niagara Glen—

Tool House (balance under contract)	$114 97	
Iron Railing along Cliff	3 68	
		$118 65

Niagara River Boulevard—

Black Creek Road		$583 27	
Section No. 1a	$728 33		
Section No. 1b	364 50		
Section No. 2a and 2b	22,738 40		
Section No. 3a and 3b	5,345 90		
Section No. 4a and 4b	3,540 14		
Section No. 4	125 00		
		32,842 27	
Bridges		5,588 71	
Riprap		250 70	
Lands and Moving Buildings		17,499 70	
Drainage and Planting		10,508 71	
Roadway		2,534 28	
Equipment		58 00	
			$69,865 64
Experimental Roads (Queen Victoria Park)			1,933 22
Legal (including excess rental suit)			10,929 75
Amount carried forward			$95,851 95

MAINTENANCE ACCOUNT:

Salaries—

Office and Clerical Staff for Park System		$9,655 00	
Constables, Queen Victoria Park	$6,575 00		
Constables, Queenston	780 00		
Constables, Niagara Glen	660 00		
Constables, Lundy's Lane	396 29		
Constables, Fort Erie	319 35		
		$8,730 64	

Wages—

Queen Victoria Park	$19,152 04		
Queenston	2,310 90		
Niagara Glen	546 47		
Lundy's Lane	436 94		
Niagara River Boulevard	3,078 90		
Fort Erie	227 00		
		$25,752 25	

Materials—

Queen Victoria Park	$8,415 66		
Queenston	250 05		
Lundy's Lane	5 17		
Niagara River Boulevard	2,632 29		
Fort Erie	77 90		
		$11,381 07	

Office Expenses—

Travelling Expenses	$663 07		
Supplies, Postage, Periodicals, etc.	1,036 13		
		$1,699 20	
Commissioner's Expenses		680 37	
Insurance		569 60	
Miscellaneous		570 50	
			$59,038 63
Interest on daily overdraft for year 1912		$305 95	
Interest on bonds, including bank charges		32,911 40	
			$33,217 35
Overdraft on Boulevard Account, December 31, 1911		$87,570 94	
Balance on Parks Account, December 31, 1911		79,829 94	
Net overdraft, December 31, 1911		$7,741 00	
			$7,741 00
			$195,848 93

SPECIAL SAVINGS ACCOUNT, 1903-1912.

For maintaining water levels at Intake of Canadian Niagara Power Company and International Railway Company.

1903—January 31, Deposited	$25,000 00
1905—December 30, Interest to date	2,288 41
	$27,288 41
Less Cost of Submerged Dam	2,189 32
	$25,099 09
1912—November 7, Interest to date	5,661 37
	$30,760 46

APPENDIX "A."

REPORT OF THE PARK SUPERINTENDENT.

To the Commissioners of the Queen Victoria Niagara Falls Park.

GENTLEMEN,—I beg to submit herewith my report for the year 1912, detailing the various works comprising the maintenance, betterment and improvement of the Queen Victoria Niagara Falls Park System.

While the year 1911 might be described generally as unusually hot and dry, the year 1912 would in similar manner be termed abnormally wet with an abundance of precipitation during all of the four seasons. This was particularly true of the spring and fall months, the only period of drought being experienced in the month of June, and this was the only time out of the twelve months that sprinkling operations had to be carried on for the Park lawns. The mild weather conditions experienced in the late fall of 1911, continuing to the very end of December, were quickly reversed in January, and the first three months of the new year showed a long period of very low average temperature, much more extreme than has obtained in this locality for some seasons. In addition to this the month of April, generally the beginning of spring with warm showers, brought an unusual number of cold rainy days preventing much of the work ordinarily undertaken with the first approach of warm weather, and this backward condition was experienced all through the year. The effect of these singular types of weather made necessary a considerable increase in expenditure to keep open the main roads and paths, and to combat ice conditions in the vicinity of Table Rock and Horseshoe Falls for the purpose of insuring the safety of tourists and visitors.

The estimates for 1912, under the instructions of the Board of Commissioners, were based upon the policy of straining every effort to complete the Boulevard roadway, and in the absence of a further legislative guarantee of bonds, to use the excess of revenue from all sources not actually required in the Park upkeep to secure the completion of the roadway. The effect of this is seen in the new works undertaken for the year, which are few in number, and only at such points as were not only necessary, but imperative.

Among general matters that may be mentioned as accomplished was a thorough examination by the Chief Engineer of the Dominion Railway Board of all of the passenger and railway bridges crossing the Niagara River below the Horseshoe Falls. This examination was undertaken in the month of June, and had particular reference to the Upper Steel Arch Bridge, which in the mind of some of the travelling public was unsafe when subjected to large crowds during some of the holiday season, and principally on the occasion of the Annual Carnival, held jointly by the two cities of Niagara Falls, Ontario, and Niagara Falls, New York. The report received was to the effect that all of the bridges were in a proper state of repair, and designed for the class of traffic using them. The Upper Steel Arch Bridge was reported to be safe within the limitations placed upon its use, and this structure ought not to cause any anxiety while proper supervision is exercised over it by the bridge officials.

During the month of August, one of the Commissioners, with the Superintendent and Chief Gardener, visited the cities of Philadelphia, New York and Boston to examine outstanding features of these well known Park Systems, and particularly to ascertain the extent and character of the greenhouse and conservatory

equipment required in a modern Park System. While the visit was a very hurried one, and in addition represented the Board at the Annual Convention of the American Association of Park Superintendents, many valuable ideas were gained particularly in the details of carrying on both the maintenance and construction departments. Even the mere comparison of the results accomplished by others, serves a good purpose and shows where one's general plans are along the right lines, and where modifications may be made to advantage. The City of Boston, known throughout the whole of the New England States, and, indeed, eastern America as a steadfast adherent to progressive park achievement, and the modifications required by present day conditions, proved a wonderful factor in showing what may be carried on, on a very large scale when the task is once assumed and the development consistent and continuous. Chiefly is this true of the Boulevard System for which the Metropolitan Park Commission are responsible where the outlying roads and connecting links to the city boulevards have been extended for many miles by the co-operation and expense of surrounding municipalities. On these roads the experimental features are fully maintained, and much valuable information was procured for use of the department at Queen Victoria Park. Not less interesting were the horticultural features, and when it is considered that the natural soil of this district is a barren sand and gravel, that must be excavated and refilled with suitable earth and humus before a single tree can be planted and successfully grown, one gains some idea of the difficulties to be surmounted even before a real beginning is made possible. Altogether it is believed that a considerable impetus has been given to the park staff by this educational visit and better results may be looked for over the Park System by reason of it.

Queen Victoria Park.

On account of the unusual conditions of weather already alluded to, the cost of maintenance at Queen Victoria Park has somewhat exceeded the estimated amount required for this division, but another element is forcing itself to the front in this connection, namely, the difficulty of procuring proper labor and the dissatisfaction with the rate of wages. Not only at Niagara Falls is this true, but over every city and town in Canada, and it is found that the rates must be considerably increased if an efficient staff of gardeners and laborers is to be maintained. Notwithstanding that the ordinary day labor was increased in wages several years ago, further increases for particular works, such as road building, had to be made last year, and no doubt the coming year will see a general demand in this respect. Other conditions operating to swell the maintenance account are the extensive works of thinning out and transplanting trees and shrubs where the prolific growth at the Falls has exceeded the most sanguine hopes and expectations at the inception of the Park. Much of the smaller material has entirely overgrown its limits to the detriment of valuable subjects in the same vicinity, and a large labor item is accounted for in the transfer of this stock to other locations. During the preceding year, and the year 1912, a great deal of experimental work has been undertaken with herbaceous plants of new and untried varieties for the Park bedding. Many of these species are very encouraging in their results, and last year a number of new and distinct bedding designs were made possible with this new material.

Considerable repairs had to be undertaken at the older portion of the greenhouse plant where the foundations and lower walls had given way. All of this work has been accomplished with the ordinary staff, and advantage was taken

of this necessity to enlarge the cold storage plant and provide more commodious quarters for the subtropical shrubs that are used in the summer season for decorative purposes. Last year showed in marked degree the beneficial effect of the large quantity of manure secured in car load lots, spread over the lawn surfaces, and even the specimen trees took on a better color and showed a more vigorous appearance from this treatment. During the very limited dry season in June, the new type of sprinkling apparatus consisting of iron pipe with holes drilled at an angle to provide a maximum spread of the water spray fully met our expectations, providing an economical and efficient lawn watering apparatus that would cover large areas with very little attention. The effect of this will be more striking in a very dry season, when the seared condition of the sward appears, due to the shallow depth of soil upon the rock formation adjacent to the gorge.

During the winter season an attempt was again made to maintain a skating pond on the still water of the "elbow" at the bathing pool in the rear of Dufferin Islands. Owing, however, to the sheltered location, from the high bluffs surrounding this secluded area, and more particularly to the fact that the stream runs constantly from the water supply through the forebay of the Ontario Power Company, and leakage at the stop logs, a satisfactory sheet of ice could not be kept in condition for skating purposes. Very little enthusiasm was displayed by the young people of the city in frequenting the ice, but doubtless this was partially due to the unsatisfactory surface, while the isolated location also accounts for it in some measure. In marked contrast the bathing pool in summer is proving a popular attraction to young people and visitors, so much so indeed, that a caretaker is required through the evening hours during the warm balmy weather.

The two new ranges of roomy glass houses added to the greenhouse plant have proved of inestimable value, particularly for exhibiting the fall flowers, and last year the chrysanthemums show, comprising over a thousand fine blooms, and probably more separate varieties than was contained in a single greenhouse in the whole of this district, or indeed in Ontario, attracted many visitors and won deserving praise from all sides. The heating arrangement in the new houses is efficient and ample, taking the strain off number one furnace to such an extent that the whole of the plant is now supplied without the addition of temporary stoves. It is the intention to have the usual spring exhibition at Easter, and advertise it well so that the surrounding towns and cities may know, and be able to take advantage of this occasion.

During the wet spring weather and the late fall new arrangements were put into effect over the whole of the northern area from the Administration Building to the Clifton House. Many shrubs at curves along the main driveway were removed where their thickly growing branches made driving dangerous. A large number of shrubs shaded by finely growing specimen trees were removed to other locations, for the most part along the boulevard, and in this way both the shrub and the tree will be benefited. A new plantation of lilacs has been planted along the main driveway, and as far as conditions will allow the grouping of specimens, according to their natural order, is being carried out.

The proper care of the natural trees of the Park System, together with the specimen subjects planted from time to time, is a question of the utmost importance demanding the most careful consideration. In some departments, and particularly in the vicinity of public buildings where the number of trees is comparatively small, the services of tree experts have been used to advantage, and then again it must be said that a great deal of spurious tree doctoring is being foisted on the

public at a cost altogether out of proportion to the service rendered. Where the cavity in a tree is small and in such a position as to render it practically impossible for moisture to enter, filling with concrete is beneficial, providing every vestage of disease can be eradicated by the chisel and gouge, but where the microscopic threads of disease are not completely removed it seems that the condition is likely to become worse from filling than from leaving the specimen alone. Many experts now consider it unwise to spend a large amount of money upon saving trees where they think a wiser policy would result from the planting of healthy specimens. In the case of an old tree such as the Washington Elm at Cambridge, it is of course justifiable to use every effort for its preservation, for such a tree having historic and sentimental values could not be replaced if disease were allowed to conquer. When the cost of expert services for a System such as the Niagara Falls Park is considered, particularly where expenditure is required in so many directions at one and the same time, one must hesitate to use funds lavishly in this direction. It is believed, therefore, that a small force of expert tree pruners operating under the direction of the Horticultural Department can successfully cope with the more aggressive types of disease so as to insure the practical safety of the forest growth as a whole, and while specimen trees will undoubtedly be lost as time goes on, the number will not be large, and with proper foresight new specimens may be planted in their place at a moderate cost.

Both in the greenhouse and outside work the United States Department of Agriculture is co-operating with this department in testing out seeds and plants from foreign countries, and in addition a quantity of seeds from northern latitudes of China, collected by Mr. Forrest, were sent to the Niagara Falls Park by Mr. J. Williams, of Cornwall, England. All of this material is being worked upon, and doubtless some of it will prove valuable for out-door work in both the coniferous and dedicuous stock.

The spring water supply over the whole Park System was analysed early in the year with the result that only one source of drinking water was found to be contaminated for public use. This precaution enabled the Park department to purify this source of supply, and render the whole of the drinking water suitable for public use.

In addition to building two new bays to supplement the greenhouse equipment, new works at Queen Victoria Park comprised the building of several small stretches of new roads and paths, and an extensive overhauling of the water and drainage systems, the latter work being continued from 1911. Another important new work was that of grading and re-sloping the Burning Springs Embankment. This side hill which was cut back for the construction of the electric railway to Chippawa has been a scar on the landscape for many years, notwithstanding some early efforts to sod it and re-plant it. Owing to the nature of the soil, however, and the effect of heavy downpours of rain the early work was abandoned, with the result that the sides of the slope washed down and became very irregular. With the finishing of the head works of the Ontario Power Company in this vicinity, and the consequent increased use of the Park drives, together with the Boulevard gaining entrance to the Park limits at this location, the unkempt state was greatly noticed, and called for a remedy. During the year over one-half of this slope was sodded, and the remainder prepared for planting with native white cedar such as originally grew here, and it is now hoped that this length of about two thousand feet will take on an appearance that will do credit to the effort expended upon it.

Outlying Parks.

At Queenston Heights the new works constructed in 1911 added greatly to the utility and beauty of the Park as a whole, and particularly was this true of the grading and seeding upon the ball grounds. The new lookouts at Brock's shaft and the Laura Secord Monument were greatly appreciated in providing new and expansive views of the lower fruit lands. A new path has been constructed down the slope of the escarpment through the evergreen woods to connect with the route to the steamboat landing. This eliminates the long line of stairs and utilizes gently ascending slopes to overcome the rise in elevation.

There is a constant fear in the dry summer season and early fall that fire may attack the cedar and pine branches particularly in the thickly wooded portions where the undergrowth has become dry and brittle. To minimize this danger the whole of the side slope toward Queenston Village is being under-brushed and cleaned out, and the opening up of this provides one of the most beautiful areas of the north-easterly part of the Park, descending as it does to the lower Niagara River, and providing at each lookout point views that cannot be procured elsewhere. October 13th, 1912, marked the centenary of the Battle of Queenston Heights, fought on the northerly slope and the upper escarpment surrounding Brock's monument, and on Saturday preceding the anniversary of the Battle, occasion was taken by many thousands to journey to the ancient battle field where patriotic addresses were delivered by loyal citizens from Toronto and the surrounding district. Many memorial wreaths were sent by Historical Societies, Militia Companies and private citizens, and altogether the occasion was one of much patriotic enthusiasm, doing credit to the Province and to Canada.

A new small area was added to the Park territory at Lundy's Lane by the addition of a private burying ground to the plot known as the Lundy's Lane Battle Field. Considerable work will be required to clear up this area and make it part of the Park, and it will also need fencing in a similar manner to the original plot. With this new land another exit to the street is provided, this being used for the most part at burials.

Only the usual works of maintenance have been carried on at other portions of the Park, namely, Niagara Glen, the Whirlpool, Fort Erie and Butler's Burying Ground.

With the decision to let nothing impede the completing of the Boulevard in the year 1912, this important project, started in 1908, was pushed forward with the utmost vigor, and with the exception of the road construction which, from the very commencement, and upon all sections of the work has been most tedious and altogether too long under way, good progress was made particularly upon grading, planting and all of the details which were undertaken by this department apart from contract work. There are many reasons for the slow progress upon the road construction, but the principal item operating to hold back completion was the lack of road metal of a suitable quality for building a high class macadam road. The first deliveries of material in 1912, notwithstanding that they were late in arriving, had to be condemned as unfit for use, and the contractors, therefore, had to look for new quarries and endeavor to obtain delivery on the shortest notice. The unusual season, late in opening and wet beyond the average, with early rains in the late summer and the beginning of the fall, also helped to retard the progress which both this department and the contractors desired. In spite of all these difficulties, however, the road was opened for traffic late in the year, and

it remains now to re-crown the last finished portion in the spring and finish the gutters and drainage. With this length, which is immediately north of Black Creek, satisfactorily completed, the full length of the Boulevard to the northerly limits of the Village of Bridgeburg will be ready for traffic and turned over for maintenance.

The grading of the various sections to conform to new contours corresponding with the road grade was vigorously prosecuted on the stretch of roadway along the Shipyard property, and on Section No. 3 from the Shipyard to Black Creek. In addition to this a great deal of work was done upon the areas adjacent to the roadway from Chippawa southerly to the point where road construction was in progress. This grading and levelling had advanced so that planting was undertaken upon a large scale in the fall, and while it is not yet completed the important outlines of the landscape treatment can be distinguished and the general scheme is taking definite shape. During the late fall and winter months of 1912 and 1913, plans have been under way for finishing all of the planting during the opening of the spring season, and in the fall of 1913.

There are still several cases of lands expropriated that have to be paid for, but in all cases possession has been taken, and it only remains to determine the amount which the owner is entitled to, or pay the amount for moving buildings when that operation is completed.

During the year the Canadian Niagara Power Company has been engaged upon the completion of its power house building, and this structure is now finished for the full complement of machinery which the company is entitled to. The whole structure presents an appearance quite in keeping with the Park, and is in full accord with the designs approved by the Commissioners. It is of interest to note the present capacity of the plant with the dates upon which the various units were put into operation.

Unit No. 1	July 27th, 1905
Unit No. 2	September 11th, 1905
Unit No. 3	September 27th, 1905
Unit No. 4	April 2nd, 1906
Unit No. 5	May 17th, 1906
Unit No. 6	December 5th, 1910

The Electrical Development Company has also been busily engaged in fully completing its generating station, and this building now presents the finished appearance which the designs called for, and the final units may be added from time to time as the commercial requirements of the Company demand. The progress in the commercial development is shown in the following table, wherein the dates of starting the various units are indicated.

Unit No. 1	1906-1907
Unit No. 2	1906-1907
Unit No. 3	1906-1907
Unit No. 4	1906-1907
Unit No. 5	January 29th, 1912
Unit No. 6	March 31st, 1912
Unit No. 7	May 28th. 1912

The Ontario Power Company during the year extended its second water carrying conduit to supply Units Nos. 11 and 12, and has completed the power house for this equipment. In addition to this the remainder of the restoration work along the mile of pipe line through the Park has been restored, but there still

remains, both in connection with this company and the other two, buildings for machinery which it is hoped will be removed early in the spring. The various units of the Ontario Power Company were put in commercial service upon the following dates.

Unit No. 1	July 1st, 1905
Unit No. 2	July 1st. 1905
Unit No. 3	July 1st, 1905
Unit No. 4	November 5th. 1906
Unit No. 5	January 18th, 1908
Unit No. 6	January 18th, 1908
Unit No. 7	September 10th, 1909
Unit No. 8	December 22nd. 1910
Unit No. 9	April 12th, 1911
Unit No. 10	July 30th, 1911
Unit No. 11	March 3rd, 1913

One of the most important works that this department has to look after is its roadway system, which now comprises many miles to be maintained in first class condition to withstand the heavy strains of the large motor traffic which is increasing from year to year. During the season all of the roads were oiled and tarred by the surface method of treatment, and this, for the most part, proved satisfactory, but there still remains the consideration of a superior class of road metal for the top surface of all driveways, and it would appear to be economical to pay a considerably higher price for trap rock to use in this construction.

The following paper, prepared and published, will indicate the work of the department in looking after the experimental side of road work which is a feature that has not been omitted, and indeed it is believed to be most important:

ROAD WORK

In the Queen Victoria Niagara Falls Park System.

In the year 1908, the Roadway System of Queen Victoria Park consisted of but four miles of driveway with about two miles practically out of commission owing to Power Company construction, and but one experiment in dust laying had been attempted. This experiment consisted of applying an oil preparation late in the year when wet weather was approaching, and the results seemed to indicate that watering would be quite as economical as oiling, so the report of the work stated. At the close of 1912, there are twenty-five miles of main thoroughfare upon the Park System, extending from Niagara Falls to Bridgeburg in a continuous line, and a small length at Queenston, with prospects of an increase of from fifteen to twenty miles in the next two years.

With the inception of an extensive Road System such as has been planned, it was recognized that much had to be learned, first, from the general progress that road building was making and would continue to make owing to the change in the requirements of modern traffic facilities, and, second, from the nature of the route adopted, with its soil characteristics and the class of traffic expected. The consideration of these two phases of the work, viz.: the general problem of road making and the modification that this particular project required, lead to a close study of the existing park roads and the establishment upon a moderate scale of an experimental department. The existing roads indicated that the ordinary class of

limestone used upon so many of our main arteries throughout the Province would not stand up under even moderate traffic, much less heavy vehicles, without constant repairing at a cost altogether out of proportion to the service rendered. The surface metal constantly ravelled out, leaving not only an unsightly stretch, but a road that was a menace to both horse and motor alike. The remedy for this failure to meet the requirements appeared to be in two directions, the road metal should be hard and tough; but not too brittle; or a "binder" should be provided to retain it in place, with a certain amount of resiliency, preferably also capable of withstanding disintegration from air and water.

The experiment carried out at Niagara Falls and now under way, indicate two general classes of materials which promise results adequate to the first cost and satisfactory from the theoretical standpoint, but time alone will show whether the maintenance item will be prohibitive. The first class is based upon the cementitious value of certain chemicals, and the representative of this class is known as the "Rocmac" process. Briefly, the method consists of preparing a matrix with limestone screenings and the "Rocmac" solution, spreading this upon the subgrade, which is first made impervious to water and thoroughly consolidated. The road metal is then spread evenly over the matrix and the whole rolled until the screenings show up upon the surface. Thus the chemical action of the solution upon the screenings is such as to firmly cement the road metal in place, but still retain a surface that is resilient, and in case of wear at one spot a healing process develops in place of the fracture so often observed in concrete. This process requires a hard tough stone, for no binder, however effective, will prevent wear in the stone unless the binder itself is capable of assuming the wear.

The second class of binder depends upon both binding the metal in place and assisting in bearing the wear caused by the traffic. It is represented by all of the bituminous products of a tar and asphalt nature which flood the market at the present time. Apart from mere dust laying, usually accomplished by a surface treatment of light or heavy oil, with or without bitumen, this class of road consists in constructing a bituminous cement road or a bituminous macadam road by either the "penetration" or "mixing" methods, the aim being to hold the stone in place and cover or seal the surface to prevent water penetrating to the subgrade and to take a portion of the wear. This road is resilient, and with a careful selection of binder does not become soft with a high temperature, and a lower grade of stone may be used here when it is relieved from a portion of the direct abrasion.

Many different products have been tried in the Experimental Department, and the results carefully tabulated to show first costs and maintenance, so that within the next two or three years these will be available as valuable data for future guidance. It is hoped that this information may be published for use in the Province. While, however, much has been learned and will continue to be learned, there are three important points that require to be emphasized in road building, and failure will be sure to follow when any one of the three is neglected. The first of these is Drainage! Then there is a second point not to be forgotten, and it is Drainage! The third point is one that every careful engineer must thoroughly master and decide only after the most painstaking enquiry ! ! It is Drainage.

All of which is respectfully submitted.

JOHN H. JACKSON,
Superintendent.

March 8th, 1913.

APPENDIX "B."

Annual Report of Chief Gardener.

To the Superintendent of the Queen Victoria Niagara Falls Park.

Sir,—I submit herewith my Annual Report for the year ending December 31st, 1912, in which I refer generally to operations and conditions in the Horticultural Department, and especially to the experiments with new plants, the courses of horticultural instruction and other innovations introduced or continued during the year.

General Report.

Satisfactory progress was made along the Niagara River Boulevard, where the grading and planting, owing to favorable weather, is in an advanced state. The seeded areas along the older sections of the roadway were rolled, and the grass cut short so that a good lawn has resulted. The trees planted in previous years were pruned to symmetrical shape, carefully watered and properly cultivated. In the Park proper the trees received considerable attention, and as a result of thinning out of dense limbs, careful pruning, proper treatment, and filling of cavities caused by decay, present a better appearance. Considered as a whole the trees in the Park System were remarkably free from insect pests, with the exception of the Tussock Moth, which especially in and around Dufferin Islands proved a menace. The cocoons of this insect were removed and destroyed by fire.

With the object of stocking a nursery with suitable subjects for park and boulevard planting, propagation of trees and shrubs was undertaken on a small scale. Trees and shrubs grown under park supervision may be lifted with abundant root fibres, and replanted ere these are injured by exposure to sunshine or wind, and as specimen trees are required for special purposes these could be grown with straight trunks and perfect heads. The addition of the two new greenhouses to the old plant has considerably facilitated the propagation, not only of trees and shrubs, but also the propagation and growth of summer bedding plants. The accommodation, however, is still inadequate to supply the demand made upon it for bedding plants in ever-increasing quantity and variety year by year.

Experimental Work.

The results of the experimental work both as regards plant breeding and the testing of various ornamental plants for hardiness and other desirable qualities have been very encouraging. Several species of trees, shrubs, and varieties of herbaceous plants, new to the Dominion, have been introduced, while many varieties of ornamental greenhouse and bedding plants comprising the following genera —Begonia, Calceolaria, Primula, Pelargonium (Geranium), and Salvia have been raised by crossing, and while the time to speak of the relative merits of these is inopportune, indications are that many will prove desirable acquisitions to horticulture.

Test of Hardy Annuals.—The following is a list of hardy annuals which were tested during the summer; for convenience, only those found worthy of cultivation or of special merit are noted, and their colour, height, and other characters described:—

Aspe'rula azurea seto'sa (Woodruff). Flowers light blue and fragrant; blooms five weeks after sowing; an excellent plant for borders; one foot.

Chrysanth'emum sege'tum (Corn Marigold). Rich yellow; useful for cutting; desirable for borders; two feet.

Chrysanth'emum carina'tum au'reum (Summer Marguerite). Bright yellow, with dark centre; blooms ten weeks after sowing, excellent; eighteen inches.

Calen'dula officina'lis eriocarpa (Pot Marigold). Deep orange with red centre; blooms six weeks after sowing; when sown in masses very effective; about two feet.

Calen'dula officina'lis. Varieties—Meteor, Orange King, and Yellow Queen, all desirable plants; eighteen inches to two feet.

Coreop'sis tincto'ria (Syn Calliopsis). Deep golden with maroon scarlet centre, seven weeks after sowing; splendid border plant, useful for cutting; remains in bloom ten weeks; thirty inches.

Coreop'sis tincto'ria—sanguin'ea. Dark maroon scarlet; eight weeks after sowing; very distinctive, remains in bloom nine weeks; thirty inches.

Coreop'sis Drummon'dii. Golden yellow with dark centres; seven weeks after sowing, remains in bloom eight to ten weeks; excellent; two feet.

Eschsholt'zia califor'nica (Yellow Californian Poppy). Yellow with orange centre; six weeks after sowing; one foot.

Eschscholt'zia cro'cea. Rose cardinal, dark rose; seven weeks after sowing; most effective when sown in large masses; one foot.

Gypsoph'ila e'legans. White with rose lilac reverse, five weeks after sowing; remains in bloom five weeks, useful for cutting; excellent; eighteen inches to two feet.

Helianth'us (Munstead Primrose). Ray florets, a beautiful soft primrose; disc chiefly dark although it varies; flower seven to eight inches in diameter, nine weeks after sowing; a distinct advance on many of the older types; new; five feet.

Helianth'us cucumerifol'ius. Rich golden yellow with black centre; nine weeks after sowing; remains in bloom until injured by frost; splendid for massing; recently introduced; three to four feet.

Hymenox'ys califor'nica. Bright yellow with golden centre; nine weeks after sowing; a splendid bedding annual; beautiful when effectively massed in borders; remains in bloom eight to ten weeks; six to nine inches.

Iberis umbellata (Candytuft). Barr's Giant Flowered White, Rose Cardinal, Carmine Rose, six weeks after sowing; excellent for massing in borders, or filling beds; remains in bloom about six weeks; fifteen inches.

Lupi'nus lut'eus (Lupin). Yellow; nine weeks after sowing; should be sown in large masses; one foot to fifteen inches.

Lupi'nus hyb'ridus albo-coccin'eus. Crimson, rose and white; nine weeks after sowing; remains in bloom until injured by frost; beautiful when massed; thirty inches.

Lina'ria marocca'na (Toad Flax). Variety excelsior, dark violet to light blue; six weeks after sowing; a new strain; fifteen inches.

Lina'ria Marocca'na. Varieties Queen of Roses, and White Pearl; six weeks after sowing; beautiful annuals; fifteen inches.

Li'num grandiflo'rum coccin'eum (Flax). Crimson rose; nine weeks after sowing; remains in bloom until late in October; a showy annual; one foot to fifteen inches.

Lay'ia e'legans. Yellow with white borders and golden centre; seven weeks after sowing; remains long in bloom; Profuse; excellent for massing in borders, and very pretty in beds; about fifteen inches.

Lavate'ra trimes'tris alba (Tree Mallow). Snowy white; nine weeks after sowing; profuse, and effective as a background when massed in borders; four feet.

Matth'iola Bicor'nis (Night scented stock). Various colours, chiefly pink and white; deliciously perfumed when covered with dew or after a shower at night or early morning; should be sown freely in the border; fifteen inches.

Ma'lope grandiflo'ra (Mallow Wort). Brilliant rose, with blood crimson centre; remains long in bloom; thirty inches.

Ma'lope grandiflo'ra al'ba. White, desirable for massing in the herbaceous border; thirty inches.

Nigel'la hispa'nica al'ba (Love in a Mist). White, an exceptionally beautiful plant; two feet.

Nigel'la hispa'nica atro'-purpurea. Deep purplish blue; handsome; nine weeks after sowing; two feet.

Nigel'la damasce'na coelesti'na. Azure blue; ten weeks after sowing; remains in bloom until October; desirable; about two feet.

Papaver (Poppy). Pæony flowered, large double flowers of brilliant colours; nine weeks after sowing; excellent when massed in the herbaceous border.

Shirley Poppy, varieties rose, apricot, salmon, pink and blush; eight weeks after sowing; worthy of cultivation; should be sown in masses and remain undisturbed; about two feet.

Platyste'mon califor'nicum. Pale cream; a dainty rock or border plant; nine weeks after sowing; splendid in every way; about nine inches.

Phacel'ia campanula'ria. Gentian blue; four weeks after sowing; one of the best annuals for borders, or for edging beds, the flowers stand well up above the foliage, and are conspicuous, remaining in bloom six weeks; one foot.

Phacel'ia Whitlav'ia. Violet blue; five weeks after sowing; very pretty, should be massed in the border; remains in bloom five weeks; fifteen inches.

Rudbec'kia Bi'color superb'a (Cone Flower). Deep golden, with a central brown ring and disc; five weeks after sowing; the plants form bushes which especially in the herbaceous border are handsome and effective; thirty inches.

Sanvita'lia procum'bens. Petals rich yellow, centre crimson brown; suitable for beds, edgings, or few rock work; nine inches.

Scabiosa (Pincushion Flower). Many beautiful varieties which are all excellent for the border, and useful for cutting; average height two feet.

Through the courtesy of the United States Department of Agriculture the following seeds and plants were received, and are being tested, many of these have been under cultivation, but others are new to science, and give promise of hardiness and ornamental qualities:

Celastrus articulatus; Hardy, ornamental shrub.

Eucommia ulmoides, dedicuous; Hardy rubber tree, China.

Euonymus sp, semi-deciduous ornamental shrub, China.

Hemerocallis aurantiaca magnifica; an improved garden form with deep, lily-like flowers; six inches across.

Ilex paraguariensis (Yerba Mate). Small evergreen tree, Brazil.

Ipmoea tuberculata (Morning Glory). Ornamental vine of rapid growth, East Indies.

Iris Tenax. Purple (Flag), pencilled with yellow, Oregon.

Jasminum sp (Jasmine). Low growing shrubs; two to three feet, Crimea.
Juniperus Pachyphlaea. Checkered bark Juniper, New Mexico.
Lonicera sp (Honeysuckle). Dwarf shrubby variety, China.
Pinus bungeana. Conifer, China.
Pinus gerardiana. Chilgoza pine, Baluchistan.
Pinus peuce. Ornamental conifer.
Coffea arabica (Maragogipe coffee).
Citrus Limonum. Dwarf ornamental variety, China.

Special tests.—*Two very interesting plants, viz., Clianthus Dampieri,* and *Asclepias curassavica* have, after careful experiments to ascertain their merits as bedding subjects, proved all that is desirable, and are adapted for summer culture in Southern Ontario. The *Asclepiad* may be associated with plants usually employed for sub-tropical bedding, or used individually to fill beds. Its culture is simple, it is easily raised by cuttings, and only requires similar care to that of the average bedding stock. With the *Clianthus,* however, it is different, and being a plant of such beauty a description of its culture is justified.

Clianthus Dampieri is a half hardy herbaceous perennial, the flowers which are red with a dark purple blotch at base of the standard are four or five inches across when expanded, and are borne in clusters of five or six in pendulous axillary racemes, the foliage is silvery grey.

As a basket plan this species has no superior, it is a desirable pot plant, and when used as a summer bedding subject its remarkable flowers and foliage attract much attention, but as its cultivation is so little understood, and being difficult to grow on its own roots it is not commonly grown. A few explanatory remarks regarding its culture may thus be of value.

The plant should be grafted upon stocks of *colutea arborescens* the common "Bladder senna" in August or September when in a seedling stage. Seeds of the stock should be sown three weeks before those of the Scion, as they take longer to germinate, after germination the seedlings should be potted singly into two inch pots and allowed to become established before grafting. When the seedling scions (*Clianthus*) have produced their first leaf, other than *Cotyledons,* they should be grafted in the following manner: Remove the plumule or growing point of the *Colutea* stock, make a wedge shaped incision between the *Cotyledons,* then sever the *Clianthus* seedlings close to the soil and shape the hypocotyl or portion of the stem below the Cotyledons to fit into the incision in the corresponding portion of the stock, using a razor or fine scalpel for the operation. Take a piece of Raffia split to the fineness of thread, moisten it, to facilitate tying, and bind the grafts gently but firmly. Place the plants under cloches (bell glasses) or in propagating cases and shade from sunlight. Wipe away the moisture which condenses on the inside of the bell glasses or cases twice daily, and do not allow water to come in contact with the grafts or "damping" will probably result. All buds which start into growth on the *Colutea* stock should be removed at their juncture with the Cotyledons.

When union has been effected, remove the bell glasses, carefully cut away the Raffia and place the plants on a shelf two feet or so from the roof glass. In three or four weeks they will grow sufficiently to be shifted into four inch pots, for which operation the following compost should be used: One-half of fibrous well rooted loam, and one-half of leaf soil, broken charcoal, and lime rubble (lime from an old building). The whole should be passed through a half inch sieve. In potting do not cover the graft, nor pot too firmly. Pinch out the points

of the shoots when six inches long, and laterals will be produced from buds just above the graft. Being a desert plant copious watering should be avoided. In order to ascertain the approximate amount of moisture in the soil tap the pot with the knuckle, if a dull sound is heard water is not required, if a sharp ring the reverse, do not err in affording too much water.

If pot plants are desired six inches is a convenient size for the final potting, but if intended for baskets they should be transferred from four's, three or four plants being placed in each basket during March or April. By June they will furnish the baskets nicely, and eventually produce shoots about four feet in length, covered with magnificient flowers. For bedding purposes the plants should be finally potted into five or six inch pots transferred to cold frames after danger of frost is past, thence planted out in position to which full sunshine has access, during June. Small plants for bedding may also be obtained by grafting in January.

In summer a cool greenhouse temperature will suit the *Clianthus,* but in winter the temperature should not fall below 45 deg. Fahrenheit. An atmosphere dry and free from draughts is essential to prevent the attacks of "Mildew" to which the species is susceptible. During the second (that is one year after grafting) and subsequent winters the plants should be housed in the greenhouse with an average temperature of 55 deg. Fahrenheit, and watered very sparingly until they again show signs of growth in Spring.

Recommendations.—The conditions for experimental work being so favorable in the Queen Victoria Park, and the facilities for receiving and disseminating plants so excellent, I would suggest that you confer with the Park's Commission re the advisability of affiliation with the Dominion Experimental Station in Ottawa and the Ontario Agricultural Experiment Station at Guelph. The continually increasing number of enquiries regarding matters horticultural, render it necessary to find a way to place such information before the public, and while much has been given, much more would be possible with the co-operation of the above institutions. The "Canadian Horticulturist" affords an excellent medium through which information could be disseminated, and if the Editor were approached with a view to utilizing its columns and his sanction obtained the public would be brought close into touch with the sources of information.

Horticultural Instruction.

The classes in horticulture inaugurated during 1911 have undoubtedly been beneficial to the students of the high school, who availed themselves of the privilege. The boys have done excellent work, were interested in theory and practice, but more especially in the latter operations such as the planting and pruning of trees and shrubs, repotting of plants, propagation by various means, and planting of bulbs were performed. If, however, the instruction is to maintain a high standard and be thoroughly up to date it will be necessary to provide laboratories with the usual appliances and general equipment in connection with the greenhouses, as in winter the work is done under glass and facilities at present are not conducive to best results.

Syllabus of Course.—The following is a syllabus of the first year's course, which, being in the nature of an experiment had to be somewhat modified as conditions demanded, the outlined subjects were treated in an elementary manner, and presented in such a way as to be readily understood by the students.

Theory of the formation and chemical composition of soils.

The chemistry of manures.

Drainage, soil physics, and the capillary processes by which moisture rises in soils, and its conservation.

The formation of soluble plant foods, nitrification and putrification of substances in soils, and a discussion of the bacteria causing the changes. The effect of tillage upon soil.

How to improve soils of various kinds mechanically and otherwise. How to conserve soluble plant foods.

The theory of seed germination and rules for sowing seeds. Preparation of the seed bed.

The theory of budding and grafting with a description of the various fruit and other stocks and scions, and practical demonstrations.

A description of the various kinds of florist flowers, such as carnations, violets, roses, etc., under glass and out of doors, the soils and temperatures most suitable for their culture.

The choice of subjects suitable for landscape design and the manner in which they should be arranged.

The morphology, physiology and anatomy of plants. The manner in which they absorb and assimilate food materials.

The structure of flowers and seeds, and a discussion of the various means by which flowers are pollinated with a view to the production of seeds true to type.

What is a weed? The methods of eradicating noxious weeds of all kinds.

The culture of fruits and vegetables out doors, and methods of forcing.

Respectively submitted,

H. J. MOORE,
Chief Gardener.

10 EDWARD VII, CHAPTER 21. 1910.

An Act respecting The Queen Victoria Niagara Falls Park

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as *"The Queen Victoria Niagara Falls Park Act."* R.S.O. 1897, c. 45, s. 1. Short title.

2.—(1) The Lieutenant-Governor in Council may appoint a Board of Commissioners composed of not less than five persons, which board shall be a corporation by the name of "The Commissioners for the Queen Victoria Niagara Falls Park." Board of Commissioners.

(2) The members of the board shall hold office during pleasure.

(3) The Commissioners shall receive their actual disbursements, but no compensation. R.S.O., 1897, c. 45, s. 2.

PART I.

QUEEN VICTORIA NIAGARA FALLS PARK.

3.—(1) The lands in the vicinity of Niagara Falls selected by the Commissioners and approved by the Lieutenant-Governor in Council, whereof the boundaries as surveyed upon the ground are shown by a red verge line marked upon a map, whereof copies duly certified and authenticated are filed and deposited in the office of the Registrar of the County of Welland and in the Department of Lands, Forests and Mines, excepting thereout the strip of land, lying between Range No. 6, as laid down in the plan of the City of the Falls, in the Township of Stamford, on the north, and by Street's Mill Road and the lands held by the Carmelite Monastery on the south, the easterly boundary whereof is at a distance of 130 feet east of the centre line of the Canada Southern Railway, and the westerly boundary whereof is the westerly line of the Park as marked upon the said map, shall constitute "The Queen Victoria Niagara Falls Park" and shall be vested in the said Corporation as trustees for the Province. Boundaries of park.

(2) Until the municipal corporation otherwise enacts by by-law passed in compliance with section 632 of *The Consolidated Municipal Act, 1903*, Robinson and Murray streets shall be public entrances to the Park for visitors in carriages, or on horses, or on foot. R.S.O. 1897, c. 45, s. 3. 3 Edw. VII. c. 19.

4. The lands lying along the bank of the Niagara river, and not included in the original survey of lots laid out in the Townships of Stamford and Niagara, which have by order of the Lieutenant-Governor Lands along river bank.

in Council been vested in the Commissioners to be held for the purposes of the Park, and commonly known as "The Chain Reservation," shall form part of the Park and be subject to the control of the Commissioners as other lands within the boundaries of the Park. R.S.O. 1897, c. 45, s. 4.

Foreshores and part of bed of Niagara River may be vested in Commissioners.

5. The Lieutenant-Governor in Council may also vest in the Commissioners, to be held for the purposes of the Park and subject to any conditions which may be imposed by order in Council, any portions of the foreshores or bed of the River Niagara or lands covered with water in the River Niagara, which lie in front of the lands vested in the Commissioners by section 3, and which at the time of the Order in Council are the property of Ontario, and the foreshores, bed of the river and lands so vested shall thenceforth form part of the Park and be subject to the control of the Commissioners as other Park lands. R.S.O. 1897, c. 45, s. 5.

Rights of proprietors of road vested in Commissioners.

6.—(1) The rights, title, possession and franchises which were held and exercised by the St. Catharines, Thorold, and Niagara Falls Road Company, or by the persons having the title, interest and possessory rights thereof in respect of that portion of the St. Catharines, Thorold, and Niagara Falls Road, between the Table Rock and Niagara Falls Suspension Bridge on lot 92 of Stamford are also vested in the Commissioners.

(2) All rights to take and collect tolls, as well as the public rights in the portion of the St. Catharines, Thorold, and Niagara Falls Road, within the limits of the Park, as shown upon the said plan, are extinguished. R.S.O. 1897, c. 45, s. 6.

Commissioners may construct street railway.

7. The Commissioners shall have power to construct and operate a street railway over the said road and may build the same to any points or lands vested in the Commissioners and tolls on any such railway may be charged as provided by sections 13 and 15. R.S.O. 1897, c. 45, s. 7.

Powers of expropriation.

8. The Commissioners shall have power to expropriate, in accordance with section 10 the interest of any person in any land lying between the river and the road built on the Chain Reservation, and vested in the Commissioners under the authority of this or any other Act. R.S.O. 1897, c. 45, s. 8.

Power to acquire lands for approaches, roads, etc.

9.—(1) The Commissioners with the consent of the Lieutenant-Governor in Council may enter upon, take, use or acquire such lands, tenements and rights as they think expedient to be acquired for the purpose of making, forming and completing any new roads, avenues or approaches to the Park, but, except where the lands, tenements, or rights to be acquired are for the purpose of opening or widening a highway, the Commissioners shall not take any land for the purposes aforesaid without the consent of the parties interested therein. R.S.O. 1897, c. 45, s. 9 (1); 4 Edw. VII. c. 10, s. 9 (1).

(2) A highway so opened or widened shall not be used or occupied as a stand by vehicles kept for hire, or by booths or stands for the sale of newspapers or photographs, or for the carrying on of a refreshment business or the like. 4 Edw. VII. c. 10, s. 9 (2).

(The following section is substituted for s. 10 of the Revised Statute. It is taken from The Hydro-Electric Power Act of 1907.)

Procedure to acquire land, etc.

10.—(1) Whenever the Commissioners are authorized by the Lieutenant-Governor in Council to enter upon, take, use or acquire any lands, tenements or rights under the provisions of sections 8, 9 or 12, the Commissioners, in respect thereof shall have the powers and shall proceed in the manner provided by *The Ontario Public Works Act* where the Minister of Public Works takes land or property for the use of the Province, and the provisions of that Act shall *mutatis mutandis* apply. *See* 7 Edw. VII. c. 19, s. 9.

(2) The compulsory powers conferred by this Act shall extend to lands, works, rights, powers, privileges and property notwithstanding that the same are or may be deemed to be devoted to the public use or that the owner thereof possesses the power to take lands compulsorily. *See* 7 Edw. VII. c. 19, s. 10.

Issues of debentures authorized.
50 V. c. 13.
57 V. c. 13.

11.—(1) The debentures, amounting to $525,000, issued by the Commissioners under the authority of *The Queen Victoria Niagara Falls Park Act,* 1887, and countersigned by the Treasurer of the Province and guaranteed by Order in Council shall, equally and without preference of one over another, be a charge on all the revenues of the Corporation, and subject thereto the further issue amounting to $75,000. subsequently issued by the Commissioners under the authority of *The Act respecting the Queen Victoria Niagara Falls Park,* passed in the fifty-seventh year of the reign of Her late Majesty Queen Victoria, countersigned and guaranteed as aforesaid, shall also equally and without preference of one over another, be a charge on the said revenues.

(2) The debentures being so issued and countersigned shall be conclusive of the same having been issued in pursuance of the said Acts, and of the same being guaranteed by the Province of Ontario.

(3) The debentures and the coupons for interest annexed thereto shall be transferable by delivery. R.S.O. 1897, c. 45, s. 11.

Further issue of debentures for $300,000.

12.—(1) Subject to the debentures issued and secured under section 11 in the order of charge thereby enacted the Commissioners may, with the approval of the Lieutenant-Governor in Council, issue further debentures to an amount not exceeding in all $300,000 for improvements and the appropriation and application of the proceeds, the form and effect of the debentures, their payment with interest, as also the security guarantee and negotiability thereof shall be as provided by section 11 with respect to the debentures therein mentioned. 8 Edw. VII. c. 29, s. 1; 9 Edw. VII. c. 24, s. 2.

Applications of proceeds of further issue.

(2) The proceeds of the further debentures mentioned in subsection 1 shall be applied by the Commissioners primarily towards the preservation of the bank of the Niagara River, between Fort Erie and the southerly boundary of the Park proper against erosion, wash or other action by nature affecting or which may affect the same, and the construction of an esplanade on and along the said bank for public purposes and of such width as may be determined and for the purchase of such land as may be necessary or the acquisition thereof by expropriation in accordance with the powers exercisable by the Commissioners under this Act. The holders of the debentures shall not be required to see to the application of the said proceeds. 8 Edw. VII. c. 29, s. 2 (1).

(3) A plan and survey shall be made of the lands which the Commissioners propose to purchase, take or acquire under the powers conferred by subsection 2.

(4) The plan shall be approved and certified by the Commissioners who shall keep one copy thereof on file in their office and a duplicate shall be deposited in the office of the Minister of Public Works.

(5) If any alterations in the plan or survey of the land proposed to be taken are deemed advisable to be made, the Commissioners may make the same and a plan in duplicate showing such alterations on the same scale and containing the same particulars as the original plan and survey shall be deposited and kept in the same manner as the original plan and survey.

(6) A copy of any such plan or survey, certified by the Chairman, under the corporate seal of the Commissioners, shall be evidence that the original thereof was deposited at the time certified thereon and shall be prima facie proof of the original so deposited and that the same was signed, certified or otherwise approved of by the Commisioners in the manner in which the same purports to be signed and certified and that the same was prepared and approved by the Commissioners. *See* 6 Edw. VII. c. 30, s. 59, ss. (2), (3), (8), (12), (*The Ontario Railway Act*, 1906).

Powers of Commissioners.

13.—(1) Subject to any direction of the Lieutenant-Governor in Council, the Commissioners may

(*a*) Construct and operate inclined planes and hydraulic or other lifts, to be worked by any power; and may build and operate boats or vessels to be used in connection with the Park;

(*b*) Pull down all houses and other erections and buildings on lands acquired and purchased by the authority of this Act, or such of them or such part thereof as they shall think proper to be pulled down, and may level and clear the ground whereon the same stand, in such manner as they

think proper, and sell the materials of the houses and other buildings to be taken down and removed; and the moneys to be produced by the sale thereof, after deducting expenses, and also the rents and profits to which they may be entitled meantime, shall be applied in carrying out the purposes of this Act;

(*c*) Lay out, plant and enclose the Park in such manner as they think fit, and improve and develop the same in accordance with the objects of this Act;

(*d*) Take and collect tolls for the use of constructions, appliances, vessels or works required to afford facilities to visitors to reach and view the points of interest within the Park, and involving the expenditure of money in construction and maintenance, as well as for services to be rendered for the convenience or accommodation of visitors:

(*e*) Make orders and regulations for opening and closing the gates and entrances of the Park, at such hours as they think fit, but so as not to interfere with, or affect, an agreement heretofore entered into between the Commissioners and the Canada Southern Railway Company. R.S.O. 1897, c. 45, s. 12.

Park to be a Public Work.

14. All works or lands whereon any expenditure is authorized in pursuance of this Act shall be deemed and are declared to be Public Works of Ontario notwithstanding that they are in the care or charge of the Commissioners. 9 Edw. VII. c. 24, s. 3, *part.*

Plans, tolls and by-laws subject to approval of Lieutenant-Governor.

15. No by-law, plan of works proposed, tariff of toll or payment for the use of works, vessels or services, shall be acted upon until approved by the Lieutenant-Governor in Council. R.S.O. 1897, c. 45, s. 13.

Grounds open to public.

16. The Park Grounds shall be open to the public, subject to any rules and regulations as to management approved by the Lieutenant-Governor in Council. R.S.O. 1897, c. 45, s. 14.

Powers of Commissioners as to by-laws.

17.—(1) Subject to the approval of the Lieutenant-Governor in Council, the Commissioners may make by-laws for the use, government, control and management of the Park, and for the protection and preservation of all works of the same from injury, and of the trees, shrubs, walks, seats, gates, fences and palings and all other parts thereof, and for the exclusion of improper persons from the same, and may by any such by-law impose a penalty, not exceeding $20, for any breach thereof. R.S.O. 1897, c. 45, s. 15, *part.*

Offences against by-laws. 10 Edw. VII. c. 37.

(2) Any offence against any such by-law shall be punishable upon summary conviction under *The Ontario Summary Convictions Act.* 8 Edw. VII. c. 29, s. 4.

Park officers

18.—(1) The Commissioners may appoint such officers as may be required for the superintendence and management of the Park, and may also appoint Park keepers and other officers to preserve order in the Park, and may dismiss any persons so appointed.

(2) Such appointments or dismissals shall be subject to the approval of the Lieutenant-Governor in Council.

(3) The salaries of such officers shall be payable out of any funds in the hands of the Commissioners.

Gardeners and workmen.

(4) The Commissioners may employ gardeners and workmen, as they may deem necessary, and may dismiss or dispense with the services of such persons, subject to any directions of the Lieutenant-Governor in Council. R.S.O. 1897, c. 45, s. 15, *part.*

Books of account to be kept.

19. The Commissioners shall cause books to be provided and true and regular accounts to be entered therein of all moneys received and paid, and of the several purposes for which the same were received and paid; and such books shall at all times be open to the inspection of any of the Commissioners, and of the Treasurer of Ontario, and of any person appointed by the Commissioners or Treasurer for that purpose and of any other person appointed by the Lieutenant-Governor; and any Commissioner and any such person may take copies of or extracts from such books. R.S.O. 1897, c. 45, s. 15.

Securities for moneys.

9 Edw. VII. c. 5.

20. Any person entrusted by the Commissioners with the custody or control of money by virtue of his employment shall give security in the manner and form provided by *The Public Officers Act.* R.S.O. 1897, c. 45, s. 15, *part.*

Revenue and rental payable by certain Power Companies.

21. (1) The revenues and rentals payable or collectable under the several agreements made by and between the Commissioners acting on their own behalf and with the approval of the Government of the Province of Ontario and the Canadian Niagara Power Company, the Ontario Power Company of Niagara Falls and the Electrical Development Company of Ontario, Limited, shall be applied:—

(*a*) To the payment half-yearly of the interest payable on the debentures issued by the Commissioners, namely, such as are described in section 11, and such as have been issued or are issuable under section 12, in all $900,000;

(*b*) To provide a sinking fund at the rate of one per cent. per annum on the entire amount of the debentures.

(2) The application of the sinking fund in respect of such debentures shall be as provided by section 23. 9 Edw. VII. c. 24, s. 5.

Collection and application thereof.

22. Subject to any direction or order of the Lieutenant-Governor in Council, and to the provisions of this Act, the Commissioners may continue to collect the revenues and rentals in the next preceding section mentioned, and for the years, 1910, 1911 and 1912 and shall apply the same in accordance with the provisions of that section. 9 Edw. VII. c. 24, s. 6.

Application of revenue.

23. The revenue received from the sources authorized by this Act and any excess of revenue received under the next two preceding sections shall be applied as follows:—

1st. To the necessary outgoing expenses of all works necessary to the preservation, improvement, and maintenance of the Park, and to the payment of the salaries of the officers and others employed by the Commissioners, and other incidental expenses.

2nd. To the payment half-yearly of the interest payable on the debentures issued by the Commissioners.

3rd. To provide a sinking fund at the rate of one per cent. per annum on the entire amount of the debentures issued as aforesaid. R.S.O. 1897, c. 45. s. 16.

Application of sinking fund.

24. The annual sums for the sinking fund shall be remitted by the Commisioners to the Treasurer of Ontario by half-yearly payments in such manner as the Lieutentant-Governor in Council may direct. R.S.O. 1897, c. 45, s. 17.

Annual report and accounts.

25.—(1) The Commissioners shall make an annual report for the information of the Legislature, setting forth the receipts and expenditure of the year and such other matters as may appear to them to be of public interest in relation to the Park, or as the Lieutenant-Governor in Council may direct.

8 Edw. VII. c. 9, ss. 11, 29-31 to apply.

(2) Sections 11 and 29 to 31 of *The Audit Act* shall apply to the accounts of the Commissioners in respect of receipts and expenditures. R.S.O. 1897, c. 45, s. 18.

Operating cars across the Clifton Suspension Bridge.

26.—(1) The Commissioners may empower the Clifton Suspension Bridge Company to operate their cars by any power, except steam, to and from their bridge across the Chain Reservation, subject to any order of the Board of Railway Commissioners of Canada in that behalf and subject to the rights if any of the Niagara Falls Park and River Railway Company, and to the terms of any agreement made with such company.

(2) Any agreement between the Commissioners and the Clifton Suspension Bridge Company heretofore made which, if made hereafter would be authorized by this section, is confirmed as if made after the passing of this Act. R.S.O. 1897, c. 45, s. 22.

Granting rights over lands to bridge companies.

27. Subject to the approval of the Lieutenant-Governor in Council, the Commissioners may, upon terms to be agreed on, grant to the Clifton Suspension Bridge Company, or any other duly incorporated bridge company, the rights over or in respect of lands held by the Commissioners which may be required for the purposes of building any new bridge over the Niagara river, or of confirming the present occupation of land by any bridge company now existing, but this shall not authorize the granting of any rights for the purpose in this section mentioned, through the lands vested in the Commissioners by section 3. R.S.O. 1897, c. 45, s. 23.

Rights not to be granted in Park proper.

Commissioners empowered to grant strip to Clifton Suspension Bridge Company.

28. Subject to the approval of the Lieutenant-Governor in Council, the Commissioners may grant to the Clifton Suspension Bridge Company a strip of Land from the Chain Reservation along the Niagara River and abutting the lands in occupation of the Company. R.S.O. 1897, c. 45, s. 24.

Agreement for surrender of powers of Canadian Niagara Power Company.

29. The Commissioners with the approval of the Lieutenant-Governor in Council and the Canadian Niagara Power Company may enter into an agreement for the surrender and abandonment of the sole or exclusive right to use the waters of the Niagara River within the limits of the Park granted by the agreement bearing date the seventh day of April, 1892, and set out in Chapter 8 of the Statutes of Ontario, 1892, upon such terms and conditions as to abatement of rent, the extension of time for the completion of the contract under the agreement or any variation of such contract and for other purposes in connection therewith as may to the Commissioners and the Lieutenant-Governor in Council appear to be necessary or in the public interest, and any such agreement so entered into shall be binding and effectual according to its terms. 62 V. (2), c. 11, s. 35.

Agreements with other companies.

30. The Commissioners with the approval of the Lieutenant-Governor in Council may enter into an agreement or agreements with any person or corporation to take water from the Niagara River or from the Niagara and Welland Rivers at certain points within or without the Park for the purpose of enabling such person or corporation to generate within or without the Park electricity, pneumatic, hydraulic or other power, conducting and discharging such water through and across the Park or otherwise, in such manner, for such rental and upon such terms and conditions as may be embodied in the agreement, and as may appear to the Lieutenant-Governor in Council to be in the public interest, including provisions for the removal or demolition of any houses, buildings or structures and the re-erection of the same, or the erection of other houses, buildings or structures instead thereof; but no such agreement shall be operative unless and until ratified and confirmed by resolution of the Assembly. 62 V. (2), c. 11, s. 36; 3 Edw. VII. c. 7, s. 52.

31. Any expenditure which the Commissioners may have made or incurred under or in pursuance of section 14 of the Act passed in the third year of His Majesty's reign, Chaptered 6, intituled *An Act providing for the Construction of Works of Improvement along the Bank of the Upper Niagara River,* shall be discharged by the application of money to be raised on the debentures authorized under this Act as the Lieutenant-Governor in Council may determine. 8 Edw. VII., c. 29, s. 3, *in part.*

Expenditure made under 3 Edw. VII. c. 6, may be met out of debentures issued under this Act.

PART II.

Butler's Burying Ground.

32.—(1) The Commissioners shall have power to acquire the land set apart as a burying ground, wherein the remains of Colonel John Butler and other officers and men of the corps known as Butler's Rangers, were interred, and described as:

Power to acquire Butler's burying ground.

All that certain parcel or tract of land situate in the township of Niagara, in the county of Lincoln, containing two rods and thirty-six perches, more or less, and being part of a certain tract of land containing one hundred and fifteen acres, more or less, granted by patent from the Crown, bearing date the fifth day of February, one thousand eight hundred and three, to one Andrew Butler, gentleman, and described as follows:—Commencing in survey at the distance of eighty-six chains from what is called the Mile tree on the Garrison Line, on a course bearing north seventeen degrees west and which said two rods and thirty-six perches are butted and bounded or may be otherwise known as follows, that is to say, commencing at a stone monument marked G.Y., at the southeast angle of the graveyard, thence north eight degrees forty minutes east two chains, thence north forty-nine degrees west along the bottom of the hill two chains, thence south seventy-one degrees west one chain seventeen links, thence south ten degrees west three chains fifty links, thence north seventy degrees east one chain sixty-one links to the place of beginning.

(2) Where the boundaries of such lands have become obliterated the Commissioners shall have power to acquire such parcels of land as they shall determine with the aid of an Ontario Land Surveyor to be identical or as nearly as may be identical with such burying ground.

(3) The Commissioners shall have power to acquire roadways not exceeding 40 feet in width from any of the roads in the neighbourhood of the burying ground.

And roadways.

(4) Upon acquiring such land, or any part thereof, from any person now in possession of the same or of any part thereof, claiming title by prescription or by conveyance from a person claiming title by prescription, and shewing such title to the satisfaction of the Commissioners, a valid title to such land shall be vested in the Commissioners.

(5) With the consent of the Lieutenant-Governor in Council, the Commissioners may acquire other adjacent lands.

Other adjacent lands.

(6) The Commissioners in respect of such lands and ways shall have powers for the acquisition, management, control and improvement thereof similar to those conferred by Part I. 7 Edw. VII. c. 21, ss. 1-4.

General powers in relation thereto.

Rights of interments not affected.

33. Nothing in the next preceding section shall authorize the interference with any existing right to inter the body of any deceased person in such burying ground, nor shall anything herein confer the right to remove any body there interred, but, subject to the provisions of this section, the Commissioners shall have the right to enter upon, put in order, maintain and keep in repair such burying ground. 7 Edw. VII., c. 21, s. 5.

PART III.

Lundy's Lane Cemetery.

Drummond Hill Burying Ground vested in Commission.

34.—(1) The interest of the Crown in the lands set apart as a burying ground and sometimes known as Drummond Hill Burying Ground, is hereby vested in the Commissioners, which said lands are particularly described as follows:—

All and singular that certain parcel or tract of land and premises situate, lying and being in the City of Niagara Falls, in the County of Welland, and being composed of Lot No. 6, on the south side of Lundy's Lane, between Victoria Street and Main Street and Lot No. "C" in the rear thereof, both being known as part or parcel of the Drummond Hill Burying Ground and shown upon plan No. 653 registered for the Village of Niagara Falls, and which may be better described as follows, that is to say:—Commencing at the north-west corner of said Lot No. 6, thence southerly and along the westerly limit of said lots Nos. 6 and "C" four hundred and forty feet ten and one-half inches, more or less, to the south-west corner of said lot "C," thence easterly along the south limit of said lot "C" three hundred and six feet eleven inches, more or less, to the south-east corner of said lot "C," thence northerly along the east limit of said lots "C" and 6, four hundred and forty feet ten and one-half inches, more or less, to the south side of Lundy's Lane, and thence westerly along the said south side of Lundy's Lane three hundred and six feet eleven inches, more or less, to the place of beginning.

(2) The commissioners in respect of such land shall have powers for the management, control and improvement thereof similar to those conferred by Part I.

Existing rights as to burial preserved.

35. Nothing in the next preceding section shall authorize the interference with any existing right to inter the body of any deceased person in such burying ground, nor shall anything herein confer the right to remove any body there interred, but, subject to the provisions of this section, the commissioners shall have the right to enter upon, put in order, maintain and keep in repair such burying ground.

PART IV.

REPEAL.

Rev. stat., c. 45 repealed.

36. Chapter 45 of the Revised Statutes, 1897, and all amendments thereto except section 4 of the Act passed in the ninth year of His Majesty's reign, chaptered 24, and Chapter 21 of the Act passed in the seventh year of His Majesty's reign, are repealed.

2 GEO. V, CHAPTER 17, SECTION 9. 1912.

9. *The Queen Victoria Niagara Falls Park Act* is amended by inserting the following section immediately after Section 34 as 34*a*:— 10 Edw. VII. c. 21.

Part of Lundy's Lane Battle Ground Cemetery vested in Commission.

34*a*.—(1) The interest of the Crown in the following lands is hereby vested in the Commissioners:—"All and singular that certain parcel or tract of land and premises situate, lying and being in the City (formerly the Village) of Niagara Falls, in the County of Welland, and being composed of that part of Lot Number Five (5) on the East side of Victoria Street or Concession Road between Lundy's Lane and Barker Street, as shown upon Plan No. 653, registered for the said Village of Niagara Falls, being part of The Drummond Hill Lundy's Lane Battle Ground Cemetery, which may be more particularly described as follows: Commencing at the South East corner of the Presbyterian Church Property, being also the North East corner of said Lot 5, thence Westerly along the Southern limit of the said Presbyterian Church property One Hundred and Sixty-seven feet seven and one-half inches more or less to the South West corner of the said Church lands, thence southerly and parallel with Victoria Street Two Hundred and Fifty-nine feet ten and one-half inches more or less to the lands of William Dart, being the Southern boundary of said Lot 5, thence Easterly in the said Southern boundary of Lot 5, One Hundred and Sixty-seven feet seven and one-half inches to the lands heretofore conveyed by the parties of the First part to His Majesty the King, and thence Northerly along the Western limit of the lands so conveyed to His Majesty the King Two Hundred and Fifty-nine feet ten and one-half inches, more or less, to the place of beginning."

(2) The Commissioners in respect of such land shall have powers for the management, control and improvement thereof similar to those conferred by Part 1.

3 Geo. V, Chapter .. 1913.

An Act to amend The Queen Victoria Niagara Falls Park Act.

HIS MAJESTY by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

10 Edw. VII. c. 21, s. 21, subs. 2.

1. Subsection 2 of section 21 of *The Queen Victoria Niagara Falls Park Act* is amended by striking out the figures "23," in the second line and substituting therefor the figures "24."

10 Edw. VII. c. 21, s. 22, amended.

2. Section 22 of the said Act is amended by inserting after the figures "1912" in the fifth line the words and figures "1913, 1914 and 1915, 1916 and 1917."

10 Edw. VII. c. 21, s. 22.

3. The said section is further amended by adding thereto the following section:—

Estimates to be approved of by Lieutenant-Governor in Council.

23a. Before any expenditure on capital account is made out of such revenues and rentals in respect of any works within the Park or on premises under the control of the Commissioners, the estimates therefor shall be submitted to and approved of by the Lieutenant-Governor in Council.

10 Edw. VII. c. 21, amended.

4. The said Act is amended by adding the following section:—

Appropriation of certain revenues.

23*b*. All revenues and rentals which are not required for the purposes set out in sections 21 and 23, shall on or before the first of July in each year be paid over by the Commissioners to the Treasurer of Ontario, and shall form part of the Consolidated Revenue Fund of Ontario.

AGREEMENT WITH CANADIAN NIAGARA POWER COMPANY.

THIS AGREEMENT made this 21st day of November, 1912.

BETWEEN:

The Commissioners for the Queen Victoria Niagara Falls Park, acting herein on their own behalf, and with the approval of the Government of Ontario, and hereinafter called "The Commissioners," of the first part;

and

Canadian Niagara Power Company, hereinafter called "The Company," of the second part.

Whereas, under and by virtue of certain Agreements heretofore made by and between the parties hereto, and of certain Acts of the Legislature, which Agreements and Acts are set forth in the Schedule hereto, certain rights were granted to the Company as in the said Agreements and Acts are more particularly set forth.

And Whereas the Company proposes certain changes in the intake portion of its development, made desirable by ice conditions, which changes with plan and specifications have been submitted to the Commissioners for their consideration, and which changes the Company alleges are not designed to increase the amount of water which the Company under its Agreements is already authorized to abstract from the River for the purpose of generating electricity, the said changes being as follows:—

1. Construction of an improved ice shield at the entrance of the Intake, to prevent as far as possible the entrance of ice into the Intake.

(*a*) By deflecting ice from the Intake, and

(*b*) By decreasing the velocity and regulating the flow of water into the Intake with means and appliances for controlling the water entering into the forebay.

2. An opening between the River and the up-stream end of the forebay whereby a current will be created to carry to the ice sluiceway such ice as may have passed through the ice shield, two pair of underground conduits each to be not more than twenty-two (22) feet in width measured internally.

3. A submerged weir (to be constructed of irregularly sunken rock or cement blocks according to plans and specifications which shall be submitted to and have received the approval of the Commissioners for the Park, and also shall have been submitted to the Canadian Section of the International Waterways Commission, and shall not have been disapproved by them) extending into the River from the downstream end of the Ice Shield, (in order to raise the level of the water in the forebay and so maintaining at all times a sufficient flow through the ice sluiceway as it now exists and so discharge into the river ice which otherwise would accumulate in the forebay).

These Presents Witness that the Commissioners hereby signify their approval of changes Nos. 1, 2 and 3, respectively set forth above according to the plan and specifications attached to these Presents of which they are to form a part identified by the signature of A. Monro Grier of the Canadian Niagara Power Company and by the signature of John W. Langmuir, Chairman of the Commissioners for the Queen Victoria Niagara Falls Park, but such approval so far as change No. 3 is concerned, is subject to the consideration of the Commissioners

of the Canadian Section of the International Waterways Commission, and shall not take effect if they notify their disapproval.

And these Presents further Witness that in respect of all matters provided by these Presents, and of all acts done, executed or performed, or to be done, executed, or performed hereunder, and of all works to be done, executed, or performed by the Company in pursuance of the rights or powers hereby conferred or intended so to be, the same shall be subject to the same provisions and indemnities of the Commissioners by the Company, and to the same control of the Commissioners (where such at present exists under the said Agreements), and to the same limitations (including therein the same tenure in respect of the said works) as now exist in respect of works already created and existing, so that in respect of the conditions, licenses or privileges now conferred, the same shall be as if they had been created or granted by or had been a part of the matters included in the matters comprised in the several Agreements and Acts set forth in the Schedule hereto.

And these Presents further Witness in respect of change No. 3 described above that the work covered thereby shall be commenced in the easterly bed of the River within the Canadian boundary line, and if found on such experiment to produce results satisfactory to the Commissioners for the Queen Victoria Niagara Falls Park, the work may be proceeded with to completion according to the plans and specifications approved or to be approved from time to time by the Commissioners, but if the turbulent state or condition of the water surface as presented now (that is to say before the sunken weir or any part thereof be deposited or sunken as above provided) shall in the opinion of the Commissioners be altered or affected prejudicially, all work upon the proposed submerged weir shall be stopped at once, and the license to deposit the said rocks or cement blocks as given or granted by the Commissioners to the Company or as may be inferred from these presents, shall be revoked as a consequence of the disapproval by the Commissioners as hereinbefore provided, unless and until the Commissioners shall notify the Company that the work may be proceeded with upon a changed or modified plan and so on from time to time the cessation or the resumption of the work being always under the control of the Commissioners. The opinion of the Commissioners from time to time shall be final and any Resolution of the Board of the said Commissioners containing their opinion in writing communicated to the Company shall be notice to the Company of the Commissioners' decision.

And the Company covenants with the Commissioners that it will carry into effect, observe, perform and fulfil all the provisions and stipulations on its part contained herein, and that any works to be constructed under these Presents shall be constructed in accordance with the provisions hereof.

It is hereby understood and agreed that (*a*) in the event of the disapproval by the Commissioners during the progress of the said change No. 3 of the experiment of sinking the rocks or cement blocks or of the formation of the submerged weir as far as it has been constructed or attempted to be constructed, or (*b*) if in the opinion of the Commissioners the said works are disappointing, and the Commissioners direct or order the stoppage of all work relating to the said weir, or on or about the same, or (*c*) if the approval of the Commissioners has not been obtained as prescribed by these presents, and the Company disregards the order to stop or any direction relating to the said weir or any part thereof, and the Commissioners take or institute proceedings by reason of the disregard of the said order to stop, or of any directions of the Commissioners relating to the work,

the Company in any proceedings in any court of competent jurisdiction may be enjoined against proceeding with any works or acts to which the assent or approval of the Commissioners shall not have been obtained, or with any works or acts of which their approval had been obtained, if the Commissioners disapprove of the manner in which the work is being carried out or of the result as it then may appear, and it is agreed and conceded that the opinion of the Commissioners and their disapproval shall be taken as final on the matter which the Commissioners shall have decided in the premises.

In witness whereof the corporate seal of the Commissioners has been affixed to these Presents by the Chairman, who has signed the same, and the Company has affixed hereto its corporate seal under the hand of A. Monro Grier, Vice-President and Secretary.

THE COMMISSIONERS OF THE QUEEN VICTORIA NIAGARA FALLS PARK,
By J. W. Langmuir,
Chairman.

Attest:
John H. Jackson. (Seal.)

CANADIAN NIAGARA POWER COMPANY,
By A. Monro Grier,
Vice-President and Secretary.

Attest:
F. C. Durdan. (Seal.)

Assented to by the City of Niagara Falls.

W. J. Seymour,
Clerk. (Seal.)

Chas. C. Cole,
March 6th, 1913. Mayor.

Assented to by International Railway Company.

J. A. McKenna,
Assistant Secretary. T. E. Mitten,
President.

March 7th, 1913. (Seal.)

Schedule.

(1)—7th April, 1892 .....Agreement between Commissioners and Stetson, *et al.*

(2) 14th April, 1892 .....Statute 55 Victoria, Chapter 8.
(3) 1st April, 1899 .....Statute 62 Victoria (2), Chapter 11, Sec. 35.
(4) 15th July, 1899 .....Agreement between Commissioners and Canadian Niagara Power Company and Albert D. Shaw, Francis Lynde Stetson, and William B. Rankine.

(5) 15th July, 1899 .....Agreement between Commissioners and Canadian Niagara Power Company.

(6) 19th June, 1901 .....(*a*) Agreement between Commissioners and Canadian Niagara Power Company for extension of time.
(7) 19th June, 1901 .....(*b*) Agreement between Commissioners and Canadian Niagara Power Company *re* Shaft, etc.
(8) 17th March, 1902 .....Statute 2 Edward VII, Chapter 11.
(9) 12th June, 1903 .....Statute 3 Edward VII, Chapter 7, Section 59.
(10) 26th April, 1904 .....Statute 4 Edward VII, Chapter 10, Section 69.

RESOLUTION.

At a meeting of the Board of Directors of the Canadian Niagara Power Company, held on the 20th day of September, 1912, the Agreement between the Commissioners for the Queen Victoria Niagara Falls Park of the first part, and Canadian Niagara Power Company of the second part, bearing date the 21st day of November, 1912, was produced, and read, and on motion, duly seconded, it was unanimously Resolved that the Agreement between the Commissioners for the Queen Victoria Niagara Falls Park acting therein on their own behalf and with the approval of the Government of Ontario, and the Canadian Niagara Power Company, submitted to this meeting, be and the same is hereby approved and adopted, and Mr. A. Monro Grier, the Vice-President and Secretary of the Company is hereby authorized and directed to execute the same on behalf of this Company in triplicate by affixing the Corporate Seal of this Company thereto and to the plan and specifications attached to the said Agreement and forming a part thereof, and by signing the said Agreement and the said plan and specifications as such Vice-President and Secretary, and that when so executed the said Mr. Grier is authorized, empowered, and directed to make delivery thereof as the act and deed of this Company, and that the said agreement, plan and specifications be entered in full on the minutes of the meeting which is accordingly done below.

I, A. Monro Grier, Secretary of the Canadian Niagara Power Company hereby certify that the foregoing Resolution is a true copy of the Resolution passed at a meeting of the Board of Directors of said Company held on the 20th day of September, 1912.

A. MONRO GRIER,
Secretary.
(Seal.)

CANADIAN NIAGARA POWER COMPANY.

SPECIFICATIONS FOR PROPOSED INTAKE ALTERATIONS.

Niagara Falls, Ontario, April 24, 1912.

These specifications describe the character and extent of the alterations to its present intake which the Canadian Niagara Power Company proposes to make in and under the Queen Victoria Niagara Falls Park.

The contemplated alterations may be briefly described as follows:

1. The construction of an ice shield of masonry 390 feet long, to extend across the present inlet with its outer face parallel to and 150 feet distant from the

centre line of the bridge which now crosses the narrow portion of the intake. The said ice shield to be pierced below the water surface with a series of openings through which to enable the water to flow into the present forebay. Upon the completion of the above described ice shield, the present ice shield will be removed.

2. The construction of two pairs of underground conduits between the river and the upstream end of the present forebay. Each conduit to have a clear width of about 22 feet and a depth sufficient to efficiently conduct the water from the river to the existing forebay. The conduits to be made of substantial concrete masonry resting upon solid rock and completely buried beneath the surface of the Park. The entrance to the two pairs of conduits to be flared out to permit the efficient entrance of the water and to extend a distance of 290 feet upstream from the end of the ice shield described above. The entrance to be protected by a substantial masonry wall pierced below the water surface with a series of openings through which to enable the water to flow into the conduits. The wall to be back-filled and the filling graded off to suit the adjacent surface of the Park.

3. The submerged openings in the ice shield and in the entrance to the conduits as above described to be fitted with means of controlling the flow through each opening in order to partially shut off the inflow through the present intake and cause the water to flow through the underground conduits into the upper end of the present forebay.

4. At the point at the north end of the present forebay where the overflow into the present ice sluiceway is located, the corners of the masonry to be rounded off and right angle turns removed in order to facilitate the discharge of ice from the forebay into the sluiceway.

5. The construction of a submerged weir extending from the downstream end of the ice shield described above in paragraph (1), approximately at right angles to the direction of flow of the river, out to the shoals approximately 775 feet distant.

6. In all operations connected with the construction, proper precautions shall be exercised to prevent injury to persons and property and to prevent interruption to the passage of cars on the tracks of the Niagara Falls Park and River Railway.

7. Before excavating for the conduits, cofferdams shall be erected at the river shore about the site of the conduit entrance wall and across the south end of the existing forebay to exclude the water so that the work of constructing the conduits can be done in the dry. The space enclosed by the cofferdams shall be drained during construction through one of the unused turbine inlets into the wheelpit.

8. The construction for the masonry ice shield to be erected across the existing intake as described in paragraph (1) shall be carried out by means of cofferdams or pneumatic caissons.

9. Upon the completion of the work, the grounds disturbed by it shall be neatly graded and grass plots, roadways, and walks shall be put in condition equivalent to that in which they are now.

10. The alterations above described shall be carried out in accordance with attached drawing on linen, C. N. P. Co., No. D12328, entitled Plan F, General Arrangement of Proposed Intake Alterations, and dated April 24, 1912, or as the same may be modified by joint consent of the Commissioners of the Queen Victoria Niagara Falls Park and Canadian Niagara Power Company.

THE COMMISSIONERS FOR THE QUEEN VICTORIA NIAGARA FALLS PARK.

J. W. Langmuir,
Chairman.
(Seal.)

CANADIAN NIAGARA POWER COMPANY

By A. Monro Grier,
Vice-President and Secretary.
(Seal.)

ORDER IN COUNCIL.

Copy of an Order-in-Council approved by His Honour the Lieutenant-Governor, the 21st day of May, A.D. 1913.

Upon the recommendation of the Honourable the Minister of Public Works, the Committee of Council advise that pursuant to the provisions of section 35 of the Act of the Legislature passed on the 1st day of April, 1899, 62 Victoria (2) and Chaptered 11 Your Honour may be pleased to approve of the accompanying agreement bearing date the 21st day of November, 1912, with identified plan thereto attached made between the Commissioners for the Queen Victoria Niagara Falls Park, acting therein on their own behalf and with the approval of the Government of Ontario, and therein called the "Commissioners" of the First Part, and the Canadian Niagara Power Company, thereinafter called "The Company" of the Second Part, respecting the construction of work and exercise of powers for the use of waters of the Niagara River within the Queen Victoria Niagara Falls Park under the above section 35, Chapter 11, 62 Victoria (2) the said agreement of the 21st day of November, 1912, being in accordance with the agreement of 15th day of July, 1899, made and approved by the Lieutenant Governor in Council on the 20th July, 1899.

Certified,

J. Lonsdale Capreol,

Clerk, Executive Council.

QUEEN VICTORIA NIAGARA FALLS PARK.

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DETAILED REPORT

OF THE

Superintendent of Insurance

TRANSACTIONS FOR THE YEAR 1912.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:
Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty
1913

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29-37 Richmond St. W
TORONTO

To His Honour Sir JOHN MORISON GIBSON, *Knight Commander of the Most Distinguished Order of St. Michael and St. George, a Colonel in the Militia of Canada, etc., etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Detailed Report of the Superintendent of Insurance for the year ended 31st December, 1912.

Respectfully submitted,

J. J. FOY,

Attorney-General.

TORONTO, 19th August, 1913.

PARLIAMENT BUILDINGS,

TORONTO, 18th August, 1913.

To the Honourable J. J. FOY, K.C., M.P.P., etc.,

Attorney-General.

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in Division A, except Ocean and Inland Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

In order to prevent unnecessary delay in publication, the two Divisions have been placed simultaneously in the printer's hands—the pages of the Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,

Superintendent of Insurance.

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DIVISION A.

INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO, FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se;* the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies (and since 4th May, 1910, Inland Marine Companies, see 9-10 Edward VII. (1910, c. 32 (D)), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 12th May, 1913.

DIVISION A.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 4778. Certificate of Registry 2591.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Accident, Guarantee and Sickness Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $303,777, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 4680. Certificate of Registry No. 2493.

DIRECTORS AND OFFICERS.

Directors.—Hon. George A. Cox, Toronto; Hon. R. Jaffray, Toronto; Adam Brown, Hamilton; E. W. Cox, Toronto; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K. C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Lougheed, Calgary, Alta.; Col. the Hon. John M. Gibson, K.C.M.G., Toronto; Duncan Coulson, Toronto; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.

Officers:—Hon. George A. Cox, President, Toronto; J. H. Plummer, Vice-President Toronto; E. W. Cox, General Manager, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Insurance Company, 56 Vict., Chap. 76; Canada (1910) chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,950, held by the Government of Canada.

Recent legislation respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D.), chap. 104, assented to 19th May, 1909.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 4768. Certificate of Registry No. 2581.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, T. . Parkinson, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is $2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing the date the 31st day of March, 1913, and expiring on the 31st day of March, 1 4 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently; Deposit accepted at the value of $4,874,794, being $100,000 (A), and $4,774,794 (B).

THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 4692. Certificate of Registry No. 2505.

Directors and Officers.

Directors.—E. B. Greenshields, Montreal; H. V. Meredith, Montreal; E. T. Galt, Montreal; D. Forbes Angus, Montreal; C. B. Gordon, Montreal; F. W. Molson, Montreal.

Officers:—D. M. McGoun, Manager for Canada.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 55 Vict., chap. 106; R.S.O. 1897, c. 203; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $6,264,184, being $133,622 Life A, and $6,130,562 Life B; also $2,006,649 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 4807. Certificate of Registry No. 2620.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, the Companies Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Life Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit Accepted at the value of $1,216,506, being $106,809 Life A, $151,928 Life B, and $957,769 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 4681. Certificate of Registry No. 2494.

Directors and Officers.

Directors.—W. D. Matthews, Toronto; J. K. Macdonald, Toronto; William Whyte, Winnipeg; D. R. Wilkie, Toronto; E. B. Osler, M.P., Toronto; John Macdonald, Toronto; Cawthra Mulock, Toronto; Joseph Henderson, Toronto; Lt.-Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Major J. F. Michie, Toronto.

Officers:—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, and Chairman of the Board, Toronto; Sir Edmund B. Osler, M.P., Vice-President, Toronto; W. C. Macdonald, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is $1,000,000 divided into 10,000 shares of $100 each. Ten per cent., $100,000, has been paid. (The capital stock was originally $500,000 and increased to $1,000,000 under authority of charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit $85,367, accepted at the value of $75,847, held by the Dominion Government.

ROYAL INSURANCE COMPANY, LIMITED.

Register No. 4693. Certificate of Registry No. 2506.

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1. Head Office, Liverpool England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act, 1845, and re-registered with unlimited liability under the Companies' Act, 1862) *was incorporated* under the Companies' Acts, 1862 to 1900 as a *Limited Company* on the 19th June, 1907. F. p. 367.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,861,817.

WESTERN ASSURANCE COMPANY.

Register No. 4836. Certificate of Registry No. 2649.

Directors and Officers.

Directors:—Hon. Geo. A. Cox, Toronto; E. R. Wood, Toronto; Robt. Bickerdike, M.P., Montreal; E. W. Cox, D. B. Hanna, Alex. Laird, Z. A. Lash, A Myers, Geo. A. Morrow, Frederic Nicholls, Sir Henry Pellatt, Toronto; W. R. Brock, Toronto; John Hoskin, Tunbridge Wells, Eng and; J. K. Osborne, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; W. R. Brock, Vice-President, W. B. Meikle, Managing Director, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related* to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $75,187, held by the Receiver General of Canada.

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Register No. 4728. Certificate of Registry No. 2541.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

Note.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $451,390, held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 4691. Certificate of Registry No. 2504.

Directors:—G. E. Drummond. Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson.

Officers:—J. Gardner Thompson, Resident Manager, Montreal; J. W. Binnie, Deputy-Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, J. Carl Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,148,372.

PHŒNIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phœnix Society; from A. D. 1813 to 1902, The Phœnix Assurance Company; from 1902 to the present time The Phœnix Assurance Company, Limited.]

Register No. 4865. Certificate of Registry No. 2677.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related as* shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.) "The Phœnix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D.), chap. 145.

3. By Agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated 23rd November, 1907, under the provision of the Imperial Statute in that behalf, The Pelican and British Empire Life Office agreed to transfer to The Phœnix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907. agreed to accept; and by Special Act, 7-8 Ed. VII. (1908) c. 145 (D), the Dominion authorized The Phœnix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,209,182; being $386,712 Life and $822,470 Fire; also $1,597,627 vested in Canadian Trustees under the Insurance Act.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Register No. 4711. Certificate of Registry No.2524.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfre Wright, Toronto. Suits by or against the Company may be brought in the name o The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations o the Company are now declared, defined or governed are the following: Parliament o Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Reg lation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 186

31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict.. chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1913, and expiring on 31st of March, 1914, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $501,310, held by the Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 4697. Certificate of Registry No. 2510.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1913, and expiring the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of $2,853,591, held by the Receiver-General at Ottawa; also $4,958,910 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 4690. Certificate of Registry No. 2503.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $553,703.

QUEBEC FIRE ASSURANCE COMPANY.

Register No. 4709. Certificate of Registry No. 2522.

Directors and Officers.

Directors:—William A. Sims, Herts, Eng.; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; T. F. Dobbin, Montreal; V. Chateauvert; R. Audette, Quebec; Geo. C. Howie, Toronto.

Officers:—V. Chateauvert, President, Quebec; Colin E. Sword, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $146,276; held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4682. Certificate of Registry No. 2495.

Directors and Officers.

Directors:—M. H. Aikins, M.D., Burnhamthorp; Thos. C. Haslett, K.C., Hamilton; David A. Dunlop, W. S. Morden, W. G. Watson, John B. Holden, E. H. Laschinger, John I. Grover, Toronto; John Lennox, F. F. Dalley, and F. J. Howell, Hamilton.

Officers:—M. H. Aikins, M.D., Burnhamthrop; John B. Holden, Toronto; Thomas C. Haslett, K.C., Hamilton; Vice-Presidents; Alfred N. Mitchell, General Manager, Hamilton; Walter H. Davis, Secretary, Hamilton.

1. Head Office, Hamilton, Ontario. Suits by or against the Company may be brought in the name of the Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s. 7, 1885, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.C., chap. 34, the Insurance Act; Statutes of Canada, 1898, an Act respecting The Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of $75,598.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 4715. Certificate of Registry No. 2528.

Canadian Trustees.

H. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock Company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $639,032, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 4777. Certificate of Registry No. 2590.

Directors and Officers.

Directors:—Hartland S. MacDougall, Montreal; Sir Edward S. Clouston, Bart., Montreal; George Hague, Montreal; William Wainwright, Montreal; H. W. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon. E. C. Smith, New York; P. Stockton, Boston; H. T. Merredith, Montreal; John Macdonald, Toronto.

Officers:—Hartland S. MacDougall, President, Montreal; W. Wainwright, Vice-President, Montreal; H. E. Rawlings, Managing Director, Montreal; R. B. Scott, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of $56,550, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 4771. Certificate of Registry No. 2584.

Directors and Officers.

Directors:—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto; John M. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, Toronto.

Officers:—Edward Gurney, President, Toronto; L. Goldman, A.I.A., F.C.R., 1st Vice-President and Managing Director, Toronto; J. K. Osborne, 2nd Vice-President, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D.), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock Company, and the liability of the members is limited to the amount unpaid, viz., $240,000. Guarantee Fund, $300,000; paid in cash thereon, 20 per cent., $60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,950, held by Dominion Government.

THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 4708. Certificate of Registry No. 2521.

Directors and Officers.

Directors:—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston. Oswal Cecil Magniac, Harry Mosenthal, Eugene Frederick Noel, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Annan Bryce, M.P., Rhys Williams, Right Hon. Lord Inchape.

Officers:—Herbert Brooks, Chairman; Francis Alexander Johnston, Vice-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III., chap. 79 (Imp.) an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $380,244, held by Messrs. Glynn & Co., bankers, as Agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 4788. Certificate of Registry No. 2601.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, L. A. Ruthven, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital af $100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A), is applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; Deposit accepted at the value of $2,042,809, being $100,000 (A) and $1,942,809 (B). Also $3,734,100, in the hands of Canadian Trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 4776. Certificate of Registry No. 2589.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties rights, and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Tornado Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $307,095, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 4861. Certificate of Registry No. 2673.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, L. M. G. Conley, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York. 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $6,831,712, held by the Government; being $100,000 Life A and $6,731,712 Life B.; also $3,531,224, vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 4717. Certificate of Registry No. 2530.

Directors and Officers.

Directors:—Hon. Geo. A. Cox, Toronto; W. R. Brock, Toronto; Augustus Myers, Toronto; John Hoskin, K.C., LL.D., Tunbridge Wells, England; Lt.-Col. Sir H. M. Pellatt, Toronto; E. W. Cox, Toronto; R. Bickerdike, M.P., Montreal; D. B. Hanna, Toronto; Alex. Laird, Toronto; Z. A. Lash, K.C., Toronto; G. A. Morrow, Toronto; Frederick Nicholls, Toronto; J. K. Osborne, Toronto; E. R. Wood, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; W. R. Brock, Vice-President; W. B. Meikle, Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $41,000 Municipal Debentures, and $21,400 Loan Company Debentures. (Accepted at $58,520.)

CALEDONIAN INSURANCE COMPANY.

Register No. 4745. Certificate of Registry No. 2558.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, right and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating The Caledonian Insurance Company, 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6, V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Municipal Securities, $299,579; Loan Company Debentures, $60,833. South Australian Government Bonds, $48,667, total $408,979 (accepted at $386,321).

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 4843. Certificate of Registry, No. 2656.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock ($440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $312,200, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 4834. Certificate of Registry No. 2647.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,607,820, being $100,000 (A), and $1,507,820 (B).

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 4724. Certificate of Registry No. 2537.

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1. Head office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863; resolutions amending the charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total, $879,190. Also $2,960,000 in the hands of Canadian Trustees under the Insurance Act, accepted at the value of $3,789,104, being $3,519,104 (Life) and $270,000 (Accident).

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4723. Certificate of Registry No. 2536..

Directors and Officers.

Directors:—R. Macaulay, Montreal; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; H. Warren K. Hale, Montreal; H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; G. E. Drummond, Montreal.

Officers:—R. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, F.I.A., Managing Director and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, $700,000, of which there has been paid up $105,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 4842. Certificate of Registry No. 2655.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 32.

5. *Deposited assets.*—The Company has on deposit with the Receiver-General of Canada, accepted at $93,317, as special security for the policyholders in Canada.

THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 4701. Certificate of Registry No. 2514.

Directors and Officers.

Directors:—Right Hon. Lord Strathcona and Mount Royal, London, Eng.; Edison L. Pease, Montreal; H. Stikeman, Hugh Paton, Montreal; A. J. Dawes, Montreal; E. F. Hebden, Montreal.

Officers:—Right Hon. Lord Strathcona and Mount Royal, Chairman, London, Eng.; Alex. Bissett, Montreal, Secretary and Attorney for Canada.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life and General Assurance Association, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $3,330,801, being $100,000 (A), and $3,230,801 (B). Also $3,200,000 vested in Canadian Trustees under Insurance Act.

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 4767. Certificate of Registry No. 2580.

DIRECTORS AND OFFICERS.

Directors:—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; W. A. Nash, New York; H. B. Hall, New York; R. B. Woodward, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White; F. J. Middlebrook, New York; Samuel T. Brown, New York; John F. Huntsman, Jr., New York.

Officers:—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, LeGrand Reed Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation o Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock com pany.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914 to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canad as special security for the policyholders therein as follows: Deposit accepted at th value of $109,209, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 4683. Certificate of Registry 2496.

Officers:—Charles H. Neely, General Manager for Canada, Toronto. E. B. Greenshields, Montreal, Que., Director for Canada.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., c. 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Accident, Sickness, Guarantee and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of $575,211.

THE LONDON ASSURANCE CORPORATION.

Register No. 4859. Certificate of Registry No. 2671.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $167,000 Municipal Securities $42,583, Province of Manitoba Stock. Total $209,583. (Accepted at $201,233).

THE LONDON LIFE INSURANCE COMPANY.

Register No. 4789. Certificate of Registry No. 2602.

Directors and Officers.

Directors:—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; Sir George C. Gibbons, K.C., London; Thomas H. Smallman, London; William F. Bullen, London; T. W. Baker, London; Judge A. Bell, Chatham; W. J. Christie, Winnipeg, Man.; W. M. Spencer, London, Ont.

Officers:—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $53,095, held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 4798. Certificate of Registry No. 2611.

Directors and Officers.

Directors:—A. H. C. Carson, Montreal; F. D. Williams, Toronto; Harry Wrightson London, Eng.; Oscar Grey, London, Eng.; T. P. Burchell, Montreal; G. H. Williams Winnipeg; W. T. Whitehead, Montreal; Sir S. Faire, Leicester, Eng.; Hon. Colin Campbell, Winnipeg.

Officers:—A. H. C. Carson, President; F. D. Williams, Vice-President and Managing Director; A. T. Platt, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U. C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company, The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than $100,000, nor more than $500,000 in shares of $100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $58,482 held by the Receiver-General of Canada.

FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Register No. 4822. Certificate of Registry No. 2635.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $338,776.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 4766. Certificate of Registry No. 2579.

Directors and Officers.

Directors:—Hon. Sir G. W. Ross, Toronto; A. J. Wilkes, K.C., Brantford; R. L. Patterson, Toronto; W. B. Strachan, Montreal; Lt-Col. James Mason, Toronto; S. G. Beatty, Toronto; C. C. Dalton, Toronto; George P. Scholfield, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto.

Officers:—Hon. Sir G. W. Ross, President, Toronto; M. R. Gooderham, 1st Vice President, Toronto; S. G. Beatty, 2nd Vice-President, Toronto; Geo. A. Somerville, Manager, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $185,658, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 4689. Certificate of Registry No. 2502.

Directors and Officers.

Directors:—Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Robert Archer, Montreal; Sir D. Mann, Toronto; J. E. Roberts, Toronto; D. G. Ross, Toronto.

Officers:—J. E. Roberts, President; Albert E. Gooderham, Chairman, Toronto; C. D. Warren, R. L. Patterson, Vice-Chairmen, Toronto; Charles A. Withers, General Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada, chap. 32, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $186,166, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 4710. Certificate of Registry No. 2523.

Directors and Officers.

Directors:—William A. Sims, Herts, Eng.; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; T. F. Dobbin, Montreal; Geo. C. Howie, Toronto.

Officers:—William A. Sims, President, Herts, Eng.; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $156,838, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 4829. Certificate of Registry No. 2642.

Directors and Officers.

Directors:—S. R. Wickett, Toronto; John Burns, Toronto; W. S. B. Lawrie, Robert Forbes, Toronto; Henry Goodman, S. M. Sterling, A. J. Tipping, C. S. Parsons, Jno. Gibson, R. G. Hector, R. Maxwell, Joseph Oliver, Toronto.

Officers:—Joseph Oliver, President, Toronto; Robert Maxwell, Vice-President, Toronto; Henry Goodman, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance on the Assessment Plan.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 4820. Certificate of Registry No. 2633.

Directors and Officers.

Directors:—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Waterloo; Thomas Gowdy, Guelph; George D. Forbes, Hespeler; P. H. Sims, Toronto; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; A. J. Andrews, Winnipeg; E. F. Seagram, Waterloo; Ford S. Kumpf, Waterloo; John Balfour, Regina, Sask.

Officers:—Thos. Hilliard, President, Waterloo; P. H. Sims, Toronto; S. B. Bricker, Waterloo, Vice-Presidents; Thomas Hilliard, Managing Director, Waterloo; P. H. Roos, Secretary, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 32, The Insurance Act; R.S.C., The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of $57,825, held by Receiver-General of Canada.

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 4863. Certificate of Registry No. 2675.

Directors and Officers.

Directors:—H. B. Ames, M.P., Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.; Geo. G. Foster, K.C., Montreal, Que.; F. W. Fairman, Montreal.

Officers:—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; F. J. J. Stark, General Manager, Que.; A. Kennedy, Secretary-Treasurer, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of the Parliament of Canada, in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, R. S. C., chap. 34, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII., chap. 102, 1908.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Burglary, Accident, Sickness, Guarantee and Automobile Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $129,290, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 4796. Certificate of Registry No. 2609.

Directors and Officers.

Directors:—F. G. B. Allan, Toronto, Ont.; Geo. C. Robb, Toronto; L. B. Brainerd, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.

Officers:—H. N. Roberts, Vice-President and General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914 to transact Steam Boiler Insurance, etc.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada a special security for the policyholders therein as follows: Deposit accepted at the valu of $104,333, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 4735. Certificate of Registry No. 2548.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henr M. Blackburn, Toronto. Suits by or against the Company may be brought in the nam of the Chairman or Treasurer of the Directors for the time being, or of the Secretar of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligatio of the Company are now declared, defined, limited or governed are the following Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 9 Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock compan and the liability of the members is limited by contract to the amount remaining unpa upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $410,293, held by the Superintendent of Insurance, Ottawa.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4803. Certificate of Registry No. 2616.

Directors and Officers.

Directors:—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fisken, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; William Snider, Waterloo, Ont.; W. D. Beardmore, Toronto, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Berlin, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt.

Officers:—E. P. Clement, K.C., President, Berlin, Ont.; F. C. Bruce, 1st Vice-President, Hamilton, Ont.; J. Kerr Fisken, 2nd Vice-President, Toronto; George Wegenast, Manager, Waterloo, Ont.; Charles Ruby, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Ed. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $109,013, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 4703. Certificate of Registry No. 2516.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital $3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Inland Transportation and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $330,698.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 4844. Certificate of Registry No. 2657.

Directors and Officers.

Directors:—J. K. McCutcheon, Toronto; D. D. Broadfoot, Regina, Sask.; H. Pollman Evans, Toronto; George E. Millichamp, M.B., Toronto; Harry Symons, K.C., Toronto; Lt.-Col. G. E. Allen-Jones, Quebec; W. H. Carrie, Toronto; Dr. S. E. Fleming, Sault Ste. Marie; Dr. F. J. Capon, Toronto.

Officers:—H. Pollman Evans, President, Toronto; George E. Millichamp, M.B., Harry Symons, K.C., Vice-Presidents, Toronto; J. K. McCutcheon, Managing Director, Toronto; Secretary, Albert J. Walker.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). Canada, chap. 32, the Insurance Act; R.S.C., chap. 118, the Companies' Clauses Act; Special Act (D.) 1899, cap. 114.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $51,841.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 4812. Certificate of Registry No. 2625.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage Insurance and "Insurance against loss or damage to Automobiles by accident, burglary or theft." The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of $606,289, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 4698. Certificate of Registry No. 2511.

Directors and Officers.

Directors:—Charles J. Cater-Scott, Edinburgh; Archibald Macnider, Montreal; G. N. Marcel, Montreal; Chas. F. Sise, Montreal; Wm. McMaster, Montreal.

Officers:—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, Manager, Edinburgh; Randall Davidson, General Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,338,253, being Life A, $41,830; Life B, $414,351, and Fire, $882,072.

ÆTNA INSURANCE COMPANY.

Register No. 4823. Certificate of Registry No. 2636.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $218,793 Municipal Securities, $15,000 Manitoba debentures, $4,000 Montreal Harbour Bonds, $50,000 Loan Company debentures. Total deposit accepted at $268,129

THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 4746. Certificate of Registry No. 2559.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $676,732.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 4801. Certificate of Registry No. 2614.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is $2,500,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: $99,500 Canadian Northern Railway Guaranteed Bonds.

PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 4743. Certificate of Registry No. 2556.

Directors and Officers.

Directors:—D. W. C. Skilton, Henry K. Morgan, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northman, Ed. Milligan, John M. Taylor, E. M. Day, C. H. Clark, all of Hartford, Conn.

Officers:—D. W. C. Skilton, President, Hartford, Conn.; Edw. Milligan, Vice-President, Hartford, Conn.; John B. Knox, Secretary, Hartford, Conn.; Thomas C. Temple, Assistant Secretary.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31st, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of $2,000,000, consisting of 20,000 shares of $100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $302,702, held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 4731. Certificate of Registry No. 2544.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, J. H. Dewar, Ottawa. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to $1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed $3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $123,950, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 4700. Certificate of Registry No. 2513.

Directors and Officers.

Directors:—J. S. N. Dougall, Montreal; Hon. N. Curry, Montreal; Hon. S. C. Wood, Toronto; S. H. Ewing, Montreal; T. H. Hudson, Montreal; Jas. McGregor, Montreal.

Officers:—S. H. Ewing, President, Montreal; J. S. N. Dougall, Vice-President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, James Ernest Proctor, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Accident, Sickness, Plate Glass and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $87,418, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 4790. Certificate of Registry No. 2603.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee, Burglary, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $302,539.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 4733. Certificate of Registry No. 2446.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of The Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company, their stock is fully paid, and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed Company, whereby after the payment of a dividend of 7 per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policyholders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $8,419,583, held by the Receiver-General; also $2,843,644, vested in Canadian Trustees under the Insurance Act.

THE STAR ASSURANCE SOCIETY.

Register No. 4781. Certificate of Registry No. 2594.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V. Ch., 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $176,704, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 4802. Certificate of Registry No. 2615.

DIRECTORS AND OFFICERS.

Directors:—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; J. H. Brock, Winnipeg; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Vancouver, B.C.

Officers:—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg, R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; J. H. Brock, Managing Director; A. Jardine, Secretary, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, beaering date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,000.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 4833. Certificate of Register No. 2646.

Officers:—W. S. Harrison, Head Consul Commander, Toronto; H. S. Peirce, Head Advisor Lieutenant, Brantford; J. H. Saunders, Head Banker, London; W. S. Harrison, Head Physician, Toronto; W. A. Hall, Head Watchman, London; R. G. Stinson; Head Escort, Winnipeg, Man.; George Crawford; Head Sentry, Lindsay; J. B. Hoover, Guelph; J. W. Hodgins, Stratford; and John Manning, Woodstock, Head Managers; C. C. Hodgins, Woodstock, Past Head Consul.

1. Head Office, London, Ont. Clair Jarvis, Head Clerk. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; Canada (1910), chap. 32, The Insurance Act.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life and Sickness Insurance on the Assessment plan.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 4857. Certificate of Registry No. 2669.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886; chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Acts, Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Accident, Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $780,738.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 4732. Certificate of Registry No. 2445.

Directors and Officers.

Directors:—J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson, Montreal; J. W. Binnie, Montreal; T. J. Drummond, Montreal; M. Chevalier, Montreal; A. G. Dent, Liverpool, England.

Officers:—J. Gardner Thompson, President; J. W. Binnie, Montreal, Vice-President; John Emo, General Manager and Secretary, Montreal.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. Suits by or against the Company may be brought in the name of The Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada, chap. 32, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Accident, Sickness, Burglary, Plate Glass and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $72,270, held by the Government of Canada.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4738. Certificate of Registry No. 2551.

Directors and Officers.

Directors:—T. H. Purdom, K.C., London; John Milne, London; Lord Strathcona and Mount Royal, Montreal, Can. and London, Eng.; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, Ottawa; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Strathroy.

Officers:—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, Ottawa; John Ferguson, 2nd Vice-President, London; John Milne, Managing Director, London; O. C. Barrie, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $64,204.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4821. Certificate of Registry No. 2634.

Directors and Officers.

Directors:—Herbert C. Cox, Toronto; T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geoe. A. Morrow, Toronto; Hon. David MacKeen, Halifax; W. G. Morrow, Peterboro; James Ryrie, Toronto; Alexander Laird, Toronto.

Officers:—Herbert C. Cox, President, Toronto; G. A. Morrow, 1st Vice-President, Toronto; S. J. Moore, 2nd Vice-President, Toronto; James F. Weston, Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 32, The Insurance Act; 2 Geo. V., chap. 23, The Ontario Insurance Act, 1912.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $231,846, held by the Receiver-General.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 4684. Certificate of Registry No. 2497.

Directors and Officers.

Directors:—Elliott G. Stevenson, Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; W. H. Hunter, B.A., Toronto.

Officers:—Elliott G. Stevenson, President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; R. Mathison, Secretary-Treasurer, Toronto.

Head Office of the Corporation, Toronto.

The status of this Society is now defined by the following Acts: 59 Vict, (Ont.), chap. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict. (Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901, 1913.

By virtue of this legislation and of R.S.C., chap. 34, the Society made a deposit of $100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability, and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the Society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the Society from the Friendly Society to the Insurance Company Register.

The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life, Disability, and Sickness Insurance on the Assessment Plan.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 4841. Certificate of Registry No. 2654.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of $119,881, as special security for the policyholders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 4832. Certificate of Registry No. 2645.

Directors and Officers.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; J. J. Behan, Kingston, Ont.; Judge M. A. McHugh, Windsor, Ont.; Rev. Dr. A. E. Burke, Toronto; J. W. Mallon, Toronto; Dr. Alex. Germain, Montreal, Que.; Hon. John Morrissey, New Castle, N. B.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; Hon. A. D. Richard, Vice-President, Dorchester, N.B.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 85 of R.S.C., chap. 34 (Can.), to transact Life and Sickness Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII., chap. 77 (D); Canada, chap. 32, The Insurance Act.

3. The Corporation has no deposit with the Government of Canada.

CANADIAN FIRE INSURANCE COMPANY.

Register No. 4816. Certificate of Registry No. 2629.

Directors and Officers.

Directors:—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg; G. V. Hastings, Winnipeg.

Officers:—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at $66,500.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4860. Certificate of Registry No. 2672.

Directors and Officers.

Directors:—Elias Rogers, Toronto; William Stone, Toronto; Hon. J. J. Foy, K.C., M.P.P., Toronto; J. L. Spink, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Alfred Rogers, Toronto; George W. Gouinlock, Toronto.

Officers:—Elias Rogers, President, Toronto; Hon. J. J. Foy, K.C., M.P.P.; Wm Stone, Toronto, and Albert J. Ralston, Vice-Presidents; Albert J. Ralston, Managing Director, Toronto; F. Sparling, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap 78 (D); Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada. bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $53,500, held by the Receiver-General.

LAW UNION AND ROCK INSURANCE COMPANY LIMITED.

Register No. 4864. Certificate of Registry No. 2676.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of $234,096.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA.

Register No. 4819. Certificate of Registry No. 2632.

Officers:—E. Ramsay, High Chief Ranger, Montreal; W. R. Woodstock, Sub-High Chief Ranger, Toronto; H. C. Wilson, High Court Treasurer, Toronto; L. Secord, M.D., High Court Medical Examiner, Brantford; A. Webber, High Court Senior Woodward, Winnipeg; A. Martin, High Court Junior Woodward, Hamilton; H. McPherson, High Court Senior Beadle, London; R. J. McWilliams, High Court Junior Beadle, Peterborough; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Ed. VII., chap. 101.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of $62,516, accepted at $59,702.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 4739. Certificate of Registry No. 2552.

DIRECTORS AND OFFICERS.

Directors:—Alfred L. White, New York; Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine, E. Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; Elijah R. Kennedy, New York; J. Edgar Leaycraft, New York; Alfred E. Marling, New York; Frederick G. Potter, New York; Frederick Winant, New York; J. Carroll French, New York; E. C. Camman, Richard M. Colt, Samuel D. Folsom, Silis Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm. G. Verpranck, New York.

Officers:—Major A. White, President, New York; Alfred L. White, Vice-President, New York; J. Carroll French, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap, 439, 1877; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $31,006, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 4792. Certificate of Registry No. 2605.

Directors and Officers.

Directors:—David Fasken, B.A., Toronto; Ruliff Grass, Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Thomas Long, Toronto; W. J. McFarland, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Wm. Harvey, B.L., Winnipeg; Jos. Wright, Toronto; W. F. B. Colter, L.D.S., Sarnia, W. H. Gooderham. Toronto.

Officers:—David Fasken, B.A., President, Toronto; Ruliff Grass and Alex. Fasken, Toronto; and S. J. Parker, Owen Sound, Vice-Presidents; Edwin Marshall, General Manager, Toronto; Chas. Q. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6—Order-in-Council Ontario, Authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $52,300, held by the Government of Canada.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 4679. Certificate of Registry No. 2492.

Directors and Officers.

Directors:—E. E. A. DuVernet, Toronto; H. H. Beck, Toronto; A. C. Heighington, Toronto; Geo. P. Reid, Toronto, C. M. Simpson, Winnipeg.

Officers:—E. E. A. DuVernet, President; H. H. Beck, Vice-President and General Manager; J. W. Rutherford, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1899, March 16th—Incorporated by charter (Ontario) issued under R.S.O. 1897, chap. 203, sec. 3; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,583. held by the Government of Canada.

EQUITY FIRE INSURANCE COMPANY OF CANADA.

Register No. 4696. Certificate of Registry No. 2509.

Directors and Officers.

Directors:—Hon. Thos. Crawford, M.P.P., Toronto; C. C. Van Norman, Toronto; Wm. Greenwood Brown, Toronto; D. Hibner, Berlin; E. L. Knowlton, Vancouver, B.C.; C. E. Burnham, Vancouver, B.C.; J. M. Queen, St. John, N.B.; Joseph F. A. Thompson, Vancouver, B.C.; J. W. Foster, Vancouver, B.C.; W. M. Haight, Vancouver, B.C.

Officers:—Hon. Thos. Crawford, M.P.P., President; C. C. Van Norman, Vice-President; E. L. Knowlton, 2nd Vice-President; J. M. Queen, 3rd Vice-President; Wm. Greenwood Brown, General Manager and Secretary.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Equity Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1898, January 29th—Incorporated by Charter (Ontario), under R.S.O. 1897, chap. 203, sec. 3; 1901, July 26th, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $53,069, held by the Government of Canada.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 4835. Certificate of Registry No. 2648.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $96,133.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 4747. Certificate of Registry No. 2560.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $68,910.

Under Certificate of Registry No. 2561 the Company is also authorized to invest its surplus funds in Ontario.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 4706. Certificate of Registry No. 2519.

Directors and Officers.

Directors:—Emerson Coatsworth, LL.B., Toronto; A. F. MacLaren, Toronto; J. W. Scott, Listowel; Angus McKay, M.D., Ingersoll; H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Joseph Rosser, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.

Officers:—Geo. B. Woods, President, Toronto; J. W. Scott, Listowel, Ont., First Vice-President and Joseph Rosser, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94, (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1910), chap. 32.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,894, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 4828. Certificate of Registry No. 2641.

Directors and Officers.

Directors:—G. T. Somers, Toronto; J. Gowans Kent, Toronto; H. S. Strathy, Toronto; W. D. Lummis, Toronto; Herbert M. Mowat, K.C., Toronto; R. L. McCormack, Toronto; F. R. McD. Russell, Vancouver; William Georgeson, Winnipeg and Calgary; J. Clark, Winnipeg.

Officers:—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; William Wallace, Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1910), chap. 32, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, 2 Geo. V., chap. 33, and Act amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $65,895, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 4825. Certificate of Registry No. 2638.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1910), chap. 32, and 2 Geo. V., chap. 33, The Ontario Insurance Act, and Act amending same.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock ($3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Automobile and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $362,622, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4713. Certificate of Registry No. 2526.

Directors and Officers

Directors:—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn; W. Sanford Evans, Winnipeg, Man.; D. R. Dingwall, Winnipeg; Lendrum McMeans, Winnipeg; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.

Officers:—Robert R. Scott, President; D. R. Dingwall, 1st Vice-President; Lendrum McMeans, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William Dick Hay, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII. (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,000.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 4749. Certificate of Registry No. 2562.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, $128,967 British Consolidated Stock Accepted at $107,093.

MARYLAND CASUALTY COMPANY.

Register No. 4750. Certificate of Registry No. 2563.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, J. William Mackenzie, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related.* as shareholders, in an incorporated joint stock company. The capital stock ($750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1913, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at $338,150.

STATE LIFE INSURANCE COMPANY.

Register No. 4702. Certificate of Registry No. 2515.

Directors and Officers.

Directors:—Albert Sahm, Chas. F. Coffin, R. W. McBride, H. W. Bennett, H. McLandon, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana.

Officers:—H. W. Bennett, President; Charles F. Coffin, 1st Vice-President; J. I. Dissette, 2nd Vice-President and Agency Manager.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $121,141.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 4831. Certificate of Registry No. 2644.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Arthur Ernest Kirkpatrick, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $230,058.

MONTREAL-CANADA FIRE INSURANCE COMPANY.

Register No. 4685. Certificate of Registry No. 2498.

DIRECTORS AND OFFICERS.

Directors:—A Champagne, F. C. Lariviere, Noe Leclare, L. A. Lavallee, Montreal; H. H. Beck, Toronto; E. E. A. DuVernet, Toronto; Geo. P. Reid, Toronto; W. P Carter, Toronto; J. W. Rutherford, Toronto.

Officers:—L. A. Lavallee, President; Alph. Champagne, Vice-President; H. H. Beck, Managing Director; J. W. Rutherford, Secretary, Toronto.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, H. H. Beck, Toronto. Suits by or against the Company may be brought in the name of The Montreal-Canada Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1859, chap. 59; Province of Quebec, 1881, chap. 62; Canada, 1903, chap. 158. See also Canada (1910), chap. 32, and 2 Geo. V., chap 33, The Ontario Insurance Act, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $57,000, held by the Government of Canada.

GERMAN AMERICAN INSURANCE COMPANY.

Register No. 4695. Certificate of Registry No. 2508.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $315,402.

LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Register No. 4791. Certificate of Registry No. 2604.

Directors:—J. Gardner Thompson, Montreal; Thos. J. Drummond, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; J. W. Binnie, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England.

Officers:—J. Gardner Thompson, President and Managing Director; J. W. Binnie, *Vice-President* and Secretary—all of Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William H. Sherman, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 2 George V., chap. 114; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, $55,903.

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 4797. Certificate of Registry No. 2610.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1910), chap. 32, The Insurance Act; 2 Geo. V., chap. 33, The Ontario Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $36,765.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 4866. Certificate of Registry No. 2678.

Directors and Officers.

Directors:—E. W. Cox, Hon. Geo. A. Cox, Toronto; Hon. F. T. Frost, Smith's Falls; Elias Rogers, Toronto; R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow; Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. D. Robb, Montreal, Noel Marshall, Toronto; Sir Wm. Whyte, Winnipeg, Man.; D. B. Hanna, Toronto.

Officers:—E. W. Cox, President; Noel Marshall, Vice-President; E. Willans, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of The Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $106,200, held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 4742. Certificate of Registry No. 2555.

Directors and Officers.

Directors:—A. A. Altschuler, Douglas Alexander, Oscar R. Graham, E. D. Cummings, Charles E. Turck, New York.

Officers:—Alex. A. Altschuler, President; Cecil Piatt, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $5,000, held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Registry No. 4769. Certificate of Registry No. 2582.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Bartholomew Minehan, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada. bearing date the 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $137,645, held by the Receiver-General of Canada.

THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Register No. 4722. Certificate of Registry No. 2535.

Directors and Officers.

Directors: F. Norie-Miller, Perth, Scot.; Dr. W. A. Young, Toronto; C. Norie-Miller, New York; W. S. Dinnick, Toronto; Thos. H. Hall, Toronto.

Officers.—W. A. Young, M.D., President, Toronto; John J. Durance, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Canadian Casualty and Boiler Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited, or governed are the following:—4 Edward VII., chap 97 (O). See also Canada (1910), chap. 32, and 2 Geo. V., chap. 33, the Ontario Insurance Act, and Act amending same.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to insure against Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:—Deposit accepted at the value of $52,500, held by the Government of Canada.

THE DOMINION FIRE INSURANCE COMPANY.

Register No. 4800. Certificate of Registry No. 2613.

Directors and Officers.

Directors:—Robert F. Massie, Toronto; Philip Pocock, London; Henry Brock, Toronto; R. S. Cassels, Toronto; Albert Oakley, Toronto; Dr. Emile Ostiguy, Montreal; Nicholas Bawlf, Winnipeg; R. J. Hutchings, Calgary; Robt. Kelly, Vancouver; W. J. Magrath, Edmonton; Thaddeus Walker, Walkerville.

Officers:—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments*, by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII., see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,961.

THE YORKSHIRE INSURANCE COMPANY (LIMITED).*

Register No. 4830. Certificate of Registry No. 2643.

DIRECTORS AND OFFICERS.

Directors:—Hon. Charles J. Doherty, K.C.; G. M. Bosworth, Alphonse Racine, Alexander L. McLaurin.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies Acts, 1862 to 1893, in 1898; reincorporated, 3rd June, 1908, with new powers, etc.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $348,492, held by the Government of Canada.

THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 4761. Certificate of Registry No. 2574.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company with the name of the "Yorkshire Insurance Company, Limited," with new powers and a redivision of the existing Capital Stock.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact the business of Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $105,850, held by the Finance Department, Ottawa.

THE LUMBER INSURANCE COMPANY OF NEW YORK.

Register No. 4726. Certificate of Registry No. 2539.

1. Head Office of the Company, New York. Chief Agent and Attorney for the Province of Ontario, Edgar D. Hardy, Ottawa. Suits by or against the Company may be brought in the name of The Lumber Insurance Company of New York.

2. *The legislative enactment* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 38.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $100,405, held by the Department of Finance.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

Register No. 4804. Certificate of Registry No. 2617.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under The Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (consolidation) Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $10,118, held by the Receiver-General of Canada.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 4721. Certificate of Registry No. 2534.

Directors and Officers.

Directors:—D. R. Wilkie, Hon. Robert Jaffray, Toronto; R. Hobson, Hamilton; F. Norie-Miller, Perth, Scotland; F. Gordon Osler, Toronto, Peleg Howland, W. G. Jaffray, Toronto; C. Norie-Miller, New York.

Officers:— Peleg Howland, President; D. R. Wilkie, Vice-President; John J. Durance, Manager and Secretary.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at $42,541, held by the Receiver-General of Canada.

THE ONTARIO FIRE INSURANCE COMPANY.

Register No. 4870. Certificate of Registry No. 2682.

Directors and Officers.

Directors:—E. McCormick, Calgary; J. E. Rice, Vancouver, B.C.; Angus C. Heighington, Toronto; D. H. Rice, Vancouver, B.C.; Percy A. Holmes, Calgary, Alta.; S. Laurendean, Calgary, Alta.; John Bayne, Cowley, Alta.; Robert Robertson, Vancouver, B.C.; M. B. Rice, Vancouver, B.C.

Officers:—D. H. Rice, President; Percy A. Holmes, Vice-President; J. E. Rice, Managing Director; and R. R. Burley, Secretary, Vancouver, B.C.

1. Head Office, Calgary, Alta. Chief Agent and Attorney for Ontario, A. C. Heighington, Toronto. Suits by or against the Company may be brought in the name of the Ontario Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 4-5 Edw. VII., chap. 137 (D.) See also Canada (1910), chap. 32, and 2 Geo. V., chap. 33, Ont.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at $50,149.

LA COMPAGNIE d'ASSURANCE CONTRE l'INCENDIE DE RIMOUSKI.

(Rimouski Fire Insurance Company.)

Register No. 4779. Certificate of Registry No. 2592.

Directors and Officers.

Directors:—N. Bernier, J. A. Talbot, Aug. M. Tessier, Rimouski, Que.; J. A. Thiberge, Rimouski, Que.; J. K. Brodie, Toronto; J. C. Wilgar, Toronto; A. Audet, Rimouski, Que.

Officers:—N. Bernier, President; J. C. Wilgar, Vice-President, and A. Audet, Secretary.

1. Head Office, Rimouski, Quebec. Chief Agent and Attorney for Ontario, John K. Brodie, Toronto. Suits by or against the Company may be brought in the name of La Compagnie d'Assurance contre l'incendie de Rimouski.

2. The Company was originally incorporated under the authority of Chapter 68 of the Consolidated Statutes of Lower Canada, and Articles 5264 to 5375 of the Revised Statutes of the Province of Quebec, as the "La Campagnie d'Assurance Mutuelle contre le feu des comtes de Rimouski, Temiscouata and Kamouraska," and was reincorporated 13th July, 1906, under the Statute of Canada, 6 Edward VII., chapter 116, under the name of "La Compagnie d'Assurance contre l'incendie de Rimouski."

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Dominion of Canada, 6 Edw. VII., chap. 116.

4. *The members are related* as shareholders in an incorporated joint stock company, and their liability is limited to the amount remaining unpaid upon the shares held by them, and the mutual members (being insured upon the premium note plan) are liable to the Company for the amount remaining unpaid upon their notes.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $51,680 held by the Receiver-General of Canada, Ottawa.

THE CENTRAL CANADA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY.

Register No. 4793. Certificate of Registry No. 2606.

Directors and Officers.

Directors:—Geo. B. Forbes, Hespeler; George B. Meadows, W. B. Tindall, all of Toronto; R. D. Fairbairn, Toronto; C. C. L. Wilson, Ingersoll; George W. Howland, Toronto; G. M. Murray, Toronto; E. P. Heaton, Toronto; Geo. Brigden, Toronto; A. R. Clarke, Toronto.

Officers:—Geo. B. Meadows, President, Toronto; R. D. Fairbairn, Vice-President, Toronto; E. P. Heaton, General Manager and Secretary, Toronto.

1. Head Office of the Company, Traders Bank Building, Toronto, Ont. Suits by or against the Company may be brought in the name of The Central Canada Manufacturers' Mutual Fire Insurance Company.

2. *The company, how constituted or incorporated.*—The Company was incorporated by special Act of the Dominion of Canada, 6-7 Edw. VII., chap. 75; Royal Assent, 27th April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation, 6-7 Edw. VII., chap. 75; The Insurance Act, Canada (1910), chap. 32, and The Ontario Insurance Act, 2 Geo. V., chap. 33, and amending Ac[illegible]

4. *The members are related* as members of a mutual company and the liability of the members is limited to the amount remaining unpaid upon the premium notes given by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at $51,300, held by the Receiver-General of Canada.

THE NOVA SCOTIA FIRE INSURANCE COMPANY.

Register No. 4805. Certificate of Registry No. 2618.

Directors and Officers.

Directors:—J. A. Chisholm, Wm. J. Clayton, Andrew Mackinley, Frank Stanfield, John R. MacLeod, F. M. Brown, O. E. Smith, Arthur C. Baillie.

Officers:—Andrew Mackinley, President; John R. MacLeod, Vice-President; Arthur C Baillie, General Manager, Halifax, N.S.

1. Head Office, Halifax, Nova Scotia. Chief Agent and Attorney for the Province of Ontario, Charles C. Hall, Toronto. Suits by or against the Company may be brought in the name of the Nova Scotia Fire Insurance Company.

2. The Company was incorporated by Special Act of the Legislature of the Province of Nova Scotia, being chapter 158 of the Laws of 1902, 27th March, 1902. The Act of Incorporation was, by chapter 143 of the Acts of 1905, amended by striking out in section 11 of the first-mentioned Act, words limiting the operation of the Company to the Province of Nova Scotia. 7th April, 1905.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Chapter 158 of the Acts of the Province of Nova Scotia, 1902, and chapter 143 of the Acts of the Province of Nova Scotia, 1905.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $50,779.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 4772. Certificate of Registry No. 2585.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."

5. *The members are related* as shareholders in an incorporated joint stock company, of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1913, and expiring on 31st day of March, 1914, to transact Fire, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $216,049, held by the Comptroller of Currency, Ottawa.

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

Register No. 4869. Certificate of Registry No. 2681.

Directors and Officers.

Directors:—Cyrus A. Birge, Hamilton; Thomas Baker, London; James Dixon, Hamilton; Alexander F. Webster; John H. Adams, Toronto; C. H. Enderton, Hon. Colin H. Campbell, Winnipeg; Samuel Screaton, London; John Leslie, Winnipeg; J. D. Montgomery, Toronto; G. W. Stuart, Truro, N.S.; W. E. Thompson, Halifax, N.S.

Officers:—Cyrus A. Birge, President, Hamilton; Thomas Baker, 1st Vice-President, London.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Sovereign Fire Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, or governed are the following: 5 Edw. VII., chap. 159 (D.). See also Canada (1910), chap. 32, and 2 Geo. V., chap 33.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $50,786.

THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 4780. Certificate of Registry No. 2593.

Directors and Officers.

Directors:—J. T. Gordon, Winnipeg; Hon. R. Rogers, Ottawa; Nicholas Bawlf, Captain G. F. Carruthers, D. E. Sprague, Dr. E. L. Popham, all of Winnipeg, Man.; Dr. G. A. Charlton, Regina, Sask.; James Murphy, Fort William, Ont.; H. W. Echlin, C. E. Gordon, R. G. Ironside, all of Winnipeg, Man.; T. J. S. Skinner, Calgary, Alta.; E. L. Taylor, K.C., Winnipeg; J. W. W. Stewart, Winnipeg; C. S. Gzowski, Vancouver, B.C.

Officers:—J. T. Gordon, President, Winnipeg, Man.; Nicholas Bawlf, 1st Vice-President, Winnipeg, Man.; E. L. Taylor, 2nd Vice-President, Winnipeg, Man.; J. W. W. Stewart, Manager, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Herbert B. Dawson, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent, 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed, are the following: Act of Incorporation, 4 Edward VII., chapter 96, (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $51,863.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 4694. Certificate of Registry No. 2507.

Directors and Officers.

Directors:—A. W. Damon, Chas. E. Galacar, F. H. Harris, Springfield; J. L. Pease, Chicopee, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsmann, W. O. Harris, Joseph Shattuck, Jr., Springfield, Mass.; N. J. Harding, Chicago.

Officers:—A. W. Damon, President; Chas. E. Galacar, Vice-President; W. J. MacKay, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $286,320.

PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 4784. Certificate of Registry No. 2597.

Directors and Officers.

Directors:—David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; D. R. Dingwall, Winnipeg; J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; Hon. R. McBride, Victoria; R. P. McLennan, J. Ramsay, Vancouver; D. Spencer, Victoria; Geo. J. Telfer, M. P. Thomson and T. W. Greer, Vancouver; G. Martin, Vancouver, B.C.; Jonathan Rogers, Vancouver, B.C.

Officers:—David H. Wilson, M.D., President, Vancouver, B.C.; J. W. Horne, 1st Vice-President, Vancouver, B.C.; W. H. Malkin, 2nd Vice-President, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, J. A. Stewart, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at $50,985.

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 4818. Certificate of Registry No. 2631.

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1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Charles G. McAron, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1910) chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

Deposited assets.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $1,620,113, held by the Receiver-General of Canada.

PROTECTIVE ASSOCIATION OF CANADA.

Register No. 4794. Certificate of Registry No. 2607.

Directors and Officers.

Directors:—J. T. Farish, Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Brandford, C. S. B. Halpin, Granby, Que.; Geo. H. Sherwood, Montreal, Que.

Officers:—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 118 (D.); Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Sickness and Accident Insurance among members of the Masonic order within Canada and limited in amount as provided in the Association's Act of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of $15,344, held by the Department of Finance.

ACADIA FIRE INSURANCE COMPANY.

Register No. 4817. Certificate of Registry No. 2630.

Directors and Officers.

Directors:—C. C. Blackadar, A. E. Jones, Donald Keith, W. M. P. Webster, Halifax, N.S.; Freeman Elliott, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.

Officers:—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones,, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, George Leigh Moore, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to The Acadia Fire Insurance Company, A.D., 1906. See also Canada (1910), chap. 32, and 2 Geo. V., chap. 33, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $59,914, held by the Government of Canada.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Register No. 4806. Certificate of Registry No. 2619.

Directors and Officers.

Directors:—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Thomas F. Dobbin, Montreal; J. C. Howie, Toronto; Alex. Maclean, Toronto.

Officers:—Alfred Wright, President; Alex. MacLean, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to Incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $87,624.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Register No. 4787. Certificate of Registry No. 2600.

Canadian Directors.

Directors:—Peleg Howland, Toronto; D. R. Wilkie, Toronto.

Officers:—Peleg Howland, Chairman, Toronto; D. R. Wilkie, Vice-Chairman, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth, Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1910), chap. 32, and 2 Geo. V., chap. 33, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $257,883.

GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 4730. Certificate of Registry No. 2543.

Directors and Officers.

Directors:—Robert Ness, Howick, Que.; A. Frigon, Montreal; R. A. Leduc, Montreal; A. Champagne, Montreal; A. E. Bregent, Montreal; L. P. Berard, Montreal; L. A. Lavallée, K.C., Montreal.

Officers:—Robert Ness, President, Howick, Que.; L. A. Lavellée, K.C., Vice-President, Montreal; R. A. Leduc, Managing-Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII., chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1910, and the Act of Incorporation, 6-7 Edward VII., chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Live Stock Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $20,438, held by the Treasury Department, Ottawa.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 4734. Certificate of Registry No. 2547.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 4th June, 1869, Private Acts, 19th March, 1907; amending Charter, (as to Canada and Ontario see Canada (1910), chap. 32, and 2 Geo. V., chap. 33, and Act amending same).

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members as the Capital Stock ($1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $262,556, held by the Government of Canada.

NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 4871. Certificate of Registry No. 2683.

Directors and Officers.

Directors:—D. H. McDonald, Fort Qu'Appelle, Sask.; M. Long, J. W. Bettes, F. W. Drewry, H. W. Hutchinson, Colin Inkster, W. G. Livingston, D. L. Mather, J. D. McArthur, Arthur Stewart, J. A. Thompson, all of Winnipeg, Man.; J. A. McDonald, Fort Qu'Appelle, Sask.; Hon. R. P. Roblin, Winnipeg; A. J. Adamson, Winnipeg; N. Gardner Boggs, Saskatoon; John Persee, J. W. Bettes, Winnipeg; John Leslie, Winnipeg; F. E. Kenaston, Minneapolis; A. C. Bulling, Winnipeg.

Officers:—D. H. McDonald, President, Que'Appelle, Sask.; A. J. Adamson, Vice-President, Winnipeg, Man.; M. Long, Manager, Winnipeg, and J. B. Smith, Secretary, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Walter H. S. Gordon, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed, are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $59,648.

CANADA WEATHER INSURANCE COMPANY.

Register No. 4782. Certificate of Registry No. 2595.

Directors and Officers.

Directors:—A. B. Welford, Woodstock, Ont.; Angus McKay, Ingersoll, Ont.; Frederick Millman, Woodstock.; Ont.; J. B. MacLaren, Toronto, Ont.; G. W. Hunt, Toronto, Ont.

Officers:—A. B. Welford, President, Woodstock, Ont.; Angus McKay, Vice-President, Ingersoll, Ont.; George W. Hunt, Manager, Toronto.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 7-8 Edw. VII. (Dom.), chap. 91, an Act to incorporate The Canada Weather Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to effect contracts of Insurance against injury to property caused by cyclones, tornadoes, windstorms, frost or hail, except in respect to property in transit on water.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $20,719.

TITLE AND TRUST COMPANY.

Register No. 4707. Certificate of Registry No. 2520.

Directors and Officers.

Directors:—E. F. B. Johnston, K.C., Hon. W. A. Charlton, Noel Marshall, W. J. Gage, Geo. H. Hees, W. K. George, W. R. Hobbs, Jas. B. Tudhope, Jacob Kohler, M.P.P., Allan McPherson, R. Wade, J. A. Kammerer

Officers:—E. F. B. Johnston, K.C., President, Toronto; Hon. W. A. Charlton, 1st Vice-President, Toronto; Noel Marshall and W. J. Gage, Vice-Presidents, Toronto; J. J. Gibson, Managing Director, Toronto.

Head Office, Toronto, Ontario.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed, are the following:—4-5 Edw. VII. (Dom.), chap. 162, an Act to incorporate The Title and Trust Company.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Title Insurance, as defined in the Company's Act of Incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $75,989.00.

THE ROYAL GUARDIANS.

Register No. 4827. Certificate of Registry No. 2640.

Directors and Officers.

Directors: Thos. Brady, Montreal, Que.; A. T. Patterson, John Hyde and Jas. Martin, Montreal; R. D. Woodrow, St. John, N.B.; T. D. Hofland, J. J. Ulley, and O. W. G. Dellmers, Montreal; Ed. C. Lalonde, Longueuil, Que.; F. W. Atkinson, Montreal; T. P. Butler, K.C., Montreal; C. P. Wood, Montreal, Que.; N. Tessier, Quebec, Que.; W. J. Pendleton, Sr., Montreal; D. J. Hoerner, Montreal; A. H. Holden, Frelighsburg, Que.

Officers: Thos. Brady, President; John Hyde, Vice-President; A. T. Patterson, Secretary and Manager.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Hannibal W. Wood, Ottawa. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII., chap. 158 (1910), Act respecting The Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $90,013, held by the Government of Canada.

THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 4729. Certificate of Registry No. 2542.

Directors and Officers.

Directors:—Hon. George P. Graham, Brockville; Jas. W. Pyke, Montreal; A. W. Richardson, Kingston; George H. Allen, Montreal; J. N. Greenshields, Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; N. Curry, Montreal; T. L. Bienvenu, Montreal; S. Carsley, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; Paul J. Myler, Hamilton, Ont.

Officers:—Hon. George P. Graham, President; Jas. W. Pyke and A. W. Richardson, Vice-Presidents; George H. Allen, Managing Director; Arthur P. Earle, Secretary, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, George G. McCulloch, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII, Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,599, held by Insurance Branch, Finance Department, Ottawa.

UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 4765. Certificate of Registry, No. 2578.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Edgar D. Hardy, Ottawa. Suits by or against the Company may be brought in the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $72,396, held by the Receiver-General.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 4815. Certificate of Registry No. 2628.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861) and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the member is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of Investment of its Surplus Funds.

LIFE ASSOCIATION OF SCOTLAND.

Register No. 4699. Certificate of Registry No. 2512.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, H. R. O'Hara, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $153,599.

NATIONAL SURETY COMPANY.

Register No. 4687. Certificate of Registry No. 2500.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Le Grand Reed, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690 Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33 Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $66,043, held by the Receiver-General of Canada.

THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 4874. Certificate of Registry No. 2686.

Directors and Officers.

Directors:—Alex. Naismith, Wawanesa, Man.; R. M. Matheson, Brandon, Man.; S. H. Henderson, Wawanesa; C. D. Kerr, Wawanesa; A. F. Higgins, Roland, Man.; Wm. Dowling, Brandon, Man.; E. H. Dewart, Stockton; A. R. Welsh, Boissevain.

Officers:—Alex. Naismith, President; R .M. Matheson, Vice-President; A. F. Kempton, Manager and Secretary, Wawanesa.

1. Head Office, Wawanesa, Man. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Manitoba, Special Act, An Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $54,175, held by the Department of Finance.

THE HUDSON BAY INSURANCE COMPANY.

Register No. 4811. Certificate of Registry No. 2624.

Directors and Officers.

Directors:— John R. Berry, Vancouver, B.C.; R. L. Reid, K.C., Vancouver, B.C.; Chas. E. Berg, Vancouver; A. G. Creelman, Vancouver; W. E. Knowles, Moose Jaw, Sask.; Geo. E. Trorey, Vancouver, B.C.; J. A. Sheppard, Moose Jaw, Sask.; F. R. Begg, Vancouver, B.C.

Officers: John R. Berry, President; R. L. Reid, Vice-President; Chas. E. Berg, Managing Director, and F. S. Quick, Secretary, Vancouver.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, W. Walker, Toronto. Suits by or against the Company may be brought in the name of The Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), An Act respecting The Hudson Bay Insurance Company, and chap. 32 (1910), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $63,337, held by the Government of Canada.

FACTORIES INSURANCE COMPANY.

Register No. 4856. Certificate of Registry No. 2668.

Directors and Officers.

Directors:—C. R. Clapp, Toronto; Wm. Jackson, Montreal, Que.; Fergus Murphy, K.C., Quebec, Que.; Ernest Roy, Quebec; B. L. Anderson, Toronto.

Officers:—C. R. Clapp, President; B. L. Anderson, Vice-President, Toronto; R. J. Mahony, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Factories Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Lower Canada, chap. 68, Consolidated Statutes (1860); chap. 70 of the Statutes of Quebec (1905), as amended by chap. 119 of the Statutes of Quebec (1909); the Quebec Insurance Act, chap. 69 (1908); Canada 9-10 Edward VII., chap. 128.

3. *The members are related,* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $51,307, held by the Department of Insurance, Ottawa.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 4744. Certificate of Registry No. 2557.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Arthur R. Stell, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:

New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporation, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related,* as shareholders, in an incorporated joint stock company, and the liability of its members is *nil,* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $247,854, held by the Receiver-General of Canada.

L'UNION COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE.

Register No. 4867. Certificate of Registry No. 2679.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurance Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $55,295, held by the Government of Canada.

PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 4716. Certificate of Registry No. 2529.

1. Head Office, Bolton, County of Lancaster, England. Chief Agent and Attorney for Ontario, Willis Faber and Company, of Ontario, Limited, Toronto. Suits by or against the Company may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:

United Kingdom, The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-44 Victoria, chap. 48 (1900); 8 Edward VII., chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $103,421, held by the Dominion Government.

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 4720. Certificate of Registry No. 2533.

Directors and Officers.

Directors:—Capt. William Robinson, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Nicholas Bawlf, Winnipeg; Daniel E. Sprague, Winnipeg; E. F. Hutchings, Winnipeg; E. D. Martin, Winnipeg; D. R. Dingwall, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, Winnipeg; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Jonathan Rogers, Vancouver, B.C.

Officers:—Capt. William Robinson, President; Nicholas Bawlf, 1st Vice-President; F. H. Alexander, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director; Thos. S. English, Treasurer.

1. Head Office, Winnipeg, Man. *Chief Agent and Attorney for Ontario, Cecil E. Corbold, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—

Parliament of Canada Special Act, chap. 60, 8-9 Edward VII., 1909; 1 George V., 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,250, held by the Superintendent of Insurance, Ottawa.

NATIONAL UNION FIRE INSURANCE COMPANY, OF PITTSBURGH, PENNSYLVANIA.

Register No. 4775. Certificate of Registry No. 2588.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, H. A. Shaw, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company, of Pittsburgh.

2. *The legislative enactments*, by which the powers, duties, rights, and obligations of the Company are now declared, defined, limited, or governed, are the following:—The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII., chap. 32, The Insurance Act; 2 Geo. V., chap. 33, Ont.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $122,083, held by the Government of Canada.

THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Register No. 4714. Certificate of Registry No. 2527.

Directors and Officers.

Directors:—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; A. J. Relton, London, England; A. G. Sweet, London, England; F. L. Wanklyn, Montreal.

Officers:—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; E. E. Kenyon, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Dixon Philips Armstrong, Toronto. Suits by or against the Company may be brought in the name of The Guardian Accident and Guarantee Company.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 George V., chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed, are the following:—Canada, The Insurance Act, 1910, and the Act of Incorporation, 1 George V., chap. 86.

4. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Accident, Sickness, Guarantee, Burglary, and Plate Glass Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows:—Deposit accepted at the value of $127,780, held by the Receiver-General of Canada.

THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 4868. Certificate of Registry, No. 2680.

Directors and Officers.

Directors:—J. M. Fortier, Victor Morin, M.P., W. C. Baber, Montreal; J. P. Laporte, M. D. Joliette, Chas. Morin, Chicoutimi; Z. Malo, M.D., Montreal; E. P. Chagnon, M.D., R. Casgrain, E. Sawyer, Montreal; James E. Wilder, Montreal.

Officers:—J. M. Fortier, President; V. Morin, Vice-President; W. C. Baber, Manager, Montreal; George Whittaker, Secretary.

1. Head Office of the Company, Montreal, Que. Chief Agent and Attorney for the Province of Ontario, Hugh E. Rose, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following:— Special Act of the Parliament of Canada, 6-7 Edw. VII., chap. 120 (1907); 8-9 Edw. VII., chap. 123 (1909); 1910, The Insurance Act, chap. 32.

3. *The members are related,* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $51,108, held by the Dominion Government.

UNION ASSURANCE SOCIETY, LIMITED.

Register No. 4686. Certificate of Registry No. 2499.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:—

The Companies' Acts, 1862 to 1900 (Imperial); 8 Edward VII., chap 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII., chap. 49, Assurance Companies' Act (Imperial); Canada, 1910, chap. 32, The Insurance Act.

3. *The members are related,* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $202,420, held by the Government of Canada.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Registry No. 4688. Certificate of Registry No. 2501.

Directors and Officers.

Directors:—J. J. Seitz, Toronto; M. J. O'Brien, Renfrew, Ont.; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; Geo. P. Brophy, Ottawa, Ont.; C. A. McCool, Ottawa, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, M.P., Alexandria, Ont.

Officers:—J. J. Seitz, President; M. J. O'Brien, Vice-President; Dr. N. A. Dussault, Vice-President; A. E. Corrigan, Managing Director; M. D. Grant, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Parliament of Canada, Special Act, 1-2 George V., chap. 62, Canada, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $54,313, held by the Receiver-General.

GERMANIA FIRE INSURANCE COMPANY OF NEW YORK.

Register No. 4741. Certificate of Registry No. 2554.

1. Head Office, New York City, Chief Agent and Attorney for Ontario, Percy Robertson, Toronto. Suits by or against the Company may be brought in the name of the Germania Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, Chapter 466, An Act to Provide for the Incorporation of Fire Insurance Companies, and amending Acts; Canada, 1910, Chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $50,000, held by the Dominion of Canada.

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 4727. Certificate of Registry No. 2540.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, James Leith Ross, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria Chap. 89, (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1910) Chap. 32, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $71,844, held by the Treasury Board, Ottawa.

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 4736. Certificate of Registry No. 2549.

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1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Grayson Burruss, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899 and 1902 thereto, evidence of same being filed with the Secretary of State. Canada (1910), chap. 32; 2 Geo. V., chap. 33.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of $165,671, held by the Insurance Department, Ottawa.

THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 4737. Certificate of Registry No. 2550.

Directors and Officers.

Directors:—George F. Crow, Winnipeg; D. E. Sprague, Winnipeg; C. V. Hastings, Winnipeg; Stanley Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg.

Officers:— George F. Crow, President; D. E. Sprague, Vice-President; Thomas L. Morrisey, General Manager, Montreal.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Grayson Burruss, Toronto. Suits by or against the Company may be brought in the name of The North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to consolidate and amend the Acts respecting "The North West Fire Insurance Company," (1904) chap. 79; Canada Insurance Act, (1910) chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special securiey for the policyholders therein as follows: Deposit accepted at the value of $53,292, held by Department of Insurance, Ottawa.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 4795. Certificate of Registry No. 2608.

Directors and Officers.

Directors:—Edward Brown, Winnipeg; Sir Wm. Whyte, K.B., Winnipeg; Hon. D. C. Cameron, Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. L. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; D. A. Robertson, St. Paul, U.S.A.; A. C. Flumerfeldt, Victoria, B.C.; E. P. Davis, K.C., Vancouver, B.C.; James Balfour, Regina, Sask.; F. J. S. Skinner, Calgary, Alta.; Thos. L. Wood, Brantford; Joseph Stauffer, Galt, Ont.

Officers:—Edward Brown, President; Wm. Whyte, K.B., Vice-President; Hon. D. C. Cameron, Vice-President; F. K. Foster, General Manager.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Arthur F. Sprott, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII. Chap. 70, 1910; Canada (1910) chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,250, held by the Dominion Government.

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 4858. Certificate of Registry No. 2670.

1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Paul von Szeliski, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania, (1909), An Act authorizing the merger and consolidation of certain Corporations; Canada (1910, chapter 32, The Insurance Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $114,506, held by the Receiver-General.

TRAVELLERS' INDEMNITY COMPANY.

Register No. 4725. Certificate of Registry No. 2538.

1. Head Office, Hartford Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of State of Connecticut, (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act 1910, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 23rd day of April, 1913, and expiring on the 31st day of March, 1914, to transact Accident, Sickness, Steam Boiler, Fly Wheel and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $100,530, held by Comtroller of Currency of Dominion of Canada.

PALATINE INSURANCE COMPANY, LIMITED.

Register No. 4810. Certificate of Registry No. 2623.

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1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII. chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: $100,383.33 held by the Receiver-General of Canada, Ottawa.

WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 4840. Certificate of Registry No. 2653.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company, 1837, 1857 (Chap. 76); 1867, (Chap. 298); General, 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1910), Chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $96,235, held by the Receiver-General, Ottawa.

CANADIAN SURETY COMPANY.

Register No. 4872. Certificate of Registry No. 2684.

Officers:—F. W. Lafrentz, President; Hon. J. J. Foy, K.C., M.P..P., Vice-President; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V., chap. 60, also Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 15th day of May, 1913, and expiring on the 31st day of March, 1914, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $52,203.10, held by the Receiver-General of Canada.

MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 4873. Certificate of Registry No. 2685.

1. Head Office, Sydney State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance, Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No. 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 11th day of June, 1913, and expiring on the 31st day of March, 1914, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $114,367, held by the Dominion of Canada.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 4862. Certificate of Registry No. 2674.

Directors and Officers.

Directors:—D. K. Ridout, Toronto; A. E. Dyment, Toronto; C. F. Dale, Montreal; Howard E. Ridout, Toronto; W. Parkyn Murray, Toronto; W. T. Bradshaw, Toronto; W. D. E. Strickland, Toronto; Rufus C. Holden, Montreal; Gerald W. Birks, Montreal; A. W. Daly, Edmonton; J. J. Meagher, Montreal; P. W. Peacock, Montreal.

Officers:—D. K. Ridout, President, Toronto; A. E. Dyment, Vice-President, Toronto; C. F. Dale, General Manager, Montreal; Howard E. Ridout, Assistant General Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Companys deposit under the Ontario Insurance Act; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $55,015, held by the Receiver-General.

LA SAUVEGARDE LIFE INSURANCE COMPANY.

Register No. 4785. Certificate of Registry No. 2598.

Directors and Officers.

Directors:—G. N. Ducharne, Montreal; Hon. J. A. Quinet, C.R., Montreal; Hon. T. L. Beigne, Montreal; P. Bonhomme, Montreal; Hon. N. Perodeau, N.P., Montreal; Hon. R. Dandurant, Montreal; H. Laporte, Montreal; N. A. Belcourt, C.R., Ottawa; J. E. Bidard, C.R., Quebec; J. M. Wilson, Montreal.

Officers:—G. N. Ducharne, President, Montreal; Hon. J. A. Quinet, 1st Vice-President, Montreal; Hon. T. L. Beigne, 2nd Vice-President, Montreal; L. A. Lessard, Secretary, Ottawa; A. Bonhomme, Treasurer, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon Antaine Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada, 1-2 George V. (1911), chap. 139, Canada (1910), chap. 32, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of $52,250, held by Receiver-General of Canada.

NIAGARA FIRE INSURANCE COMPANY.

Register No. 4752. Certificate of Registry No. 2565.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $104,880, held by the Receiver-General, Ottawa.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Register No. 4786. Certificate of Registry No. 2599.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Edward J. B. Dobie, Port Arthur, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $50,833, held by the Treasury Board of the Dominion of Canada.

LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 4839. Certificate of Registry No. 2652.

1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for Ontario, Everett E. Walton, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members as the Capital Stock ($1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $25,426, held by the Receiver-General of Canada.

NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 4799. Certificate of Registry No. 2612.

1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company, of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 1898; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transpact Fire, Tornado and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $80,642, held by the Department of Finance.

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 4770. Certificate of Registry No. 2683

Directors and Officers.

Directors:—Hon. C. E. Dubord, Quebec; J. B. Morissette, Quebec; Theodore Meunier, Montreal; Hon. J. E. Roberge, Lambton; I. L. Lafleur, Montreal; J. E. E. Leonard, Montreal; Emery Lalonde, St. Anne de Bellevue; L. H. Desgardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Megantic.

Officers:—Hon. C. E. Dubord, President, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Memmier, Secretary, Montreal; H. W. Thomson, Manager, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, B. B. Hunter, Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII., chap. 52; 2 George V., chap. 68; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $53,790, held by the Minister of Finance.

COMPAGNE D'ASSURANCE GENERALES CONTRE L'INCENDIE

(General Fire Insurance Company), of Paris, France.

Register No. 4740. Certificate of Registry No. 2553.

1. Head Office, Paris, France. Chief Agent for Ontario, Le Grande Reed, Toronto. Suits by or against the Company may be brought in the name of the Compagnie D'Assurance Generales Contre l'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 32 (1910), the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorised by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at $98,842, held by the Government of Canada.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 4678. Certificate of Registry No. 2491.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, John H. Hunter, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact Fire, Inland Transportation Insurance and Insurance against loss or damage to Automobiles by accident, burglary or theft.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $82,225, held by the Finance Department, Ottawa.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 4849. Certificate of Registry No. 2661.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance for term ending 30th April, 1914.

ROYAL EXCHANGE ASSURANCE.

Register No. 4783. Certificate of Registry No. 2596.

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1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Col. Andrew D. Davidson, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act, (Imp.), 1 Edw. VII., chap X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the same Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts, pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books

for their respective proportions or shares thereof, nevertheless the said Corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed."

5. The Company is registered in Ontario for the transaction of Fire, Accident, Sickness and Automobile Insurance restricted to Burglary or Theft, for the term ending 30th April, 1914.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $318,239, held by the Government of Canada.

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 4847. Certificate of Registry No. 2660.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now by virtue of its incorporation power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1913, and expiring on the 31st day of March, 1914, to transact the business of insuring registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of $25,472, held by the Finance Department, Ottawa.

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 4751. Certificate of Registry No. 2564.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, W. B. Meikle, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United King dom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1914.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Profit and Loss Account to 31st December, 1912.

DR.

	£ s. d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet	94,196 8 1
" Balance of Underwriting Account, 1911	282,334 1 1
" Interest on Investments and Loans, etc., less Income Tax thereon	31,280 2 5
	407,810 11 7

CR.

		£ s. d.
By Dividend authorized by General Meeting, paid 23rd April, 1912	£11,445 0 0	
" Interim Dividend paid 29th October, 1912	9,810 0 0	
		21,255 0 0
" Income Tax		1,260 19 4
" Losses, Averages, Returns, Re-Insurances, and Charges, paid on account of 1911	£206,318 16 9	
" Transferred to Suspense against further claims	40,000 0 0	
		246,318 16 9
" Bad Debts		530 12 3
" Amount written off Investments		12,848 10 9
" Balance		125,596 12 6
		407,810 11 7

UNDERWRITING ACCOUNT.

DR.

	£ s. d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Taxes, Office Expenses and Agents' Charges (Including Premium hitherto carried into Internal Re-Insurance Account.)	562,592 11 0
	562,592 11 0

Cr.

	£	s.	d.
By Losses and Averages Paid	190,530	17	8
" General Expenses	32,007	17	1
" Directors' Remuneration	3,000	0	0
" Auditors' Fee	231	0	0
" Balance	336,822	16	3
	562,592	11	0

General Balance Sheet to 31st December, 1912.

Dr.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up	163,500	0	0
" Reserve Fund	300,000	0	0
" Sundry Creditors	67,753	4	9
" Unclaimed Dividends	176	4	0
" Underwriting Suspense Account	87,645	6	4
" Underwriting Account, 1912	336,822	16	3
" Profit and Loss Account	125,596	12	6
	1,081,494	3	10

Cr.

	£	s.	d.
By Investments, at market value, Loans, Freehold and Leasehold properties	839,811	17	9
" Sundry Debtors	181,877	3	5
" Interest to date not received	8,502	8	6
" Stamps in hand	368	3	10
" Cash and Bills at Bankers and in hand	50,934	10	4
	1,081,494	3	10

H. R. ROBERTSON
J. H. BEAZLEY, } *Directors.*

In compliance with the provisions of the Companies' (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanation we have required. In our opinion, the above Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have examined the Securities representing the Company's Investments, and find them to be in order.

HARMOOD BANNER & SON,

Chartered Accountants.

Liverpool, 10*th February*, 1913.

THE MANNHEIM INSURANCE COMPANY, LIMITED.

Register No. 4754. Certificate of Registry No. 2567.

Directors and Officers.

Board of Directors:—C. Reiss, Esq., M.D., Chairman, Mannheim; R. Brosien, Esq., M.D., Mannheim; H. Dyckerhoff, Esq., Mannheim; His Excellency Dr. von Jagemann, Heidelberg; C. Michalowsky, Esq., Berlin; B. Popper, Esq., Vienna.

Managers:—R. Post, Mannheim; F. Herm, Deputy, Mannheim; H. Haltermann, Deputy, Mannheim; Dr. Barth, Deputy, Mannheim.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Geo. McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1914, pursuant to the Ontario Insurance Act.

Issued Capital of the Company	£400,000
Reserve Fund	£100,000

Balance Sheet for the Period 1st July, 1911, to 30th June, 1912.

Dr.

	M.
Subscribed Capital	8,000,000.—
Reserve Fund	2,000,000.—
Creditors	2,007,387.36
Re-insurance Reserve Account	846,162.80
Special Annuity Reserve	180,526.84
Reserve for Risks not run off and outstanding Claims	8,161,958.75
Reserve for renewal of Dividend-sheets	8,000.—
Gratuity Fund for the Employees of the Company	66,473.31
Pension Fund for the Employees of the Company	419,820.20
Dividends unclaimed	315.25
Balance of Profit and Loss Account	988,167.89
	M 22,678,812.40

CR.

	M
Shareholders' Liabilities for Uncalled Capital	6,000,000.—
Investments in Bonds and Mortgages	9,041,129.39
Cash in hand, at Bankers, and Bills receivable	2,543,622.68
House Property	693,439.—
Sundry Debtors	657,504.93
Balances at the Agents and Assured and others	3,232,351.85
Interest due and unpaid	90,844.35
Furniture	100.—
Pension Fund for the Employees of the Company	419,820.20
	M 22,678,812.40

RECEIPTS.

(A) MARINE, RIVER AND INLAND INSURANCE.

	M	M
Balance from last year's account	.....	214,465.96
Re-insurance Reserve Account	687,404.64	
Reserves from last year's account for Risks not run off and outstanding Claims	5,740,000.—	
Gross Premium Income	16,720,384.03	
Interest Account	256,338.58	
		23,404,127.25

(B) ACCIDENT, LIABILITY, BURGLARY AND PLATE GLASS INSURANCE.

	M	M
Reserves from last year's Account for Risks not run off and outstanding Claims	1,642,549.14	
Gross Premium Income	2,762,467.07	
Interest Account, Re-insurance Re-imbursement Account, and other Receipts	543,827.71	
		4,948,843.92
Balance of Interest Account, less depreciation of investments		134,125.73
		28,701,562.86

EXPENDITURE.

(A) MARINE RIVER AND INLAND INSURANCE.

	M	M
Re-insurance Account	6,047,906.57	
Net Losses Paid	7,793,256.50	
Agency Commission and Costs	1,617,105.72	
Expenses of Management	337,799.34	
Re-insurance Reserve Account	846,162.80	
Reserve for Risks not run off and outstanding Claims	6,300,000.—	
		22,942,230.93

(B) Accident, Liability, Burglary and Plate Glass Insurance.

	M	*M*
Re-insurance Account	727,795.81	
Losses paid	897,028.45	
Taxes, Reinstatement Fund, Agency Commission, etc.	546,027 21	
Expenses of Management	557,826.98	
Reserve for Risks not run off and outstanding Claims	2,042,485.59	
		4,771,164.04
Net Profit		988,167.89
		28,701,562.86

The General Meeting voted the following Distribution of the Net Profit of *M* 988,167.89:

	M
To Shareholders 20% dividend	400,000.—
Bonus to the Directors and Managers	171,518.02
Reserve for renewal of dividend sheets	4,000.—
Reserve for reconstruction of building and furniture	50,000.—
To the Employees: Gratuities	28,000.—
To the Employees: Gratuity Fund	5,000.—
To the Employees: Pension Fund	25,000.—
Balance to next year's account	304,649.87
	M 988,167.89

MANNHEIM INSURANCE COMPANY.
(Mannheimer Versicherungsgesellschaft.)

For the Board of Directors: *The Managers:*

REISS. POST. HERM, *Deputy.* HALTERMANN, *Deputy.* DR. BARTH, *Deputy.*

Mannheim, the 4th November, 1912.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 4759. Certificate of Registry No. 2572.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies' Registration Office, Somerset House, London.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1914.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Profit and Loss Account, 31st December, 1912.

	£ s. d.
To Balance, 1st January, 1912	61,770 14 4
" Balance of Underwriting Account, 1911, at 31st December, 1911	205,279 16 3
" Interest on Investments	36,424 5 11
" Transfer Fees	2 2 6
	£303,476 19 0

	£ s. d.	£ s. d.	£ s. d.
By Final Dividend, 1911		17,500 0 0	
" Interim Dividend, 1912	17,500 0 0		
" Less Income Tax	1,020 16 8		
		16,479 3 4	
			33,979 3 4
" Claims, Returns and Re-insurances paid on 1911 Account, from 1st January, 1912, to date and Underwriters' Commission		135,177 18 5	
" Amount carried to Suspense Account on closing 1911 Account		39,000 0 0	
" Bad Debts, 1911 Account		167 18 7	
			174,345 17 0
" Income Tax, 1912 Account			1,991 11 2
" Amount written off Investments			50,000 0 0
" Loss on sale of Investments			205 6 9
" Balance carried down		92,955 0 9	
" Less written off Investments, as above		50,000 0 0	
			42,955 0 9
			£303,476 19 0

UNDERWRITING ACCOUNT, 1912.

	£ s. d.	£ s. d.
To Premiums—Less Returns and Re-insurances and Agency Charges		309,070 4 4
		£309,070 4 4
By Claims Paid		113,210 18 4
" Office Expenses, including Salaries, etc., Liverpool, London and Manchester	21,658 17 9	
" Directors' and Auditors' Fees	6,350 0 0	
" General Law Charges	12 12 8	
	28,021 10 5	
" Less proportion charged to Internal Re-insurance Account	1,284 12 7	
		26,736 17 10
" Balance carried down		169,122 8 2
		£309,070 4 4

GENERAL BALANCE SHEET, 31ST DECEMBER, 1912.

	£	s.	d.
To Capital Subscribed—100,000 Shares, at £20 per Share..... £2,000,000			
" " Paid up—£2 per Share	200,000	0	0
" Reserve Fund	500,000	0	0
" Outstanding Accounts	12,212	13	3
" Internal Re-insurance Account	61,215	3	7
" Suspense Account	100,580	17	2
" Dividends not yet claimed	30	17	10
" Balance of Profit and Loss Account	42,955	0	9
" Balance of Underwriting Account, 1912	169,122	8	2
	£1,086,117	0	9

	£	s.	d.	£	s.	d.
By Investments	1,000,214	0	2			
" Less written off	50,000	0	0			
(Market Value on 31st December, £950,803 5s. 6d.)				950,214	0	2
" Debtors for Premiums, etc.				80,299	16	3
" Interest Accrued, but not received				13,028	13	3
" Office Furniture and Fixtures				1,627	14	5
" Stamps on hand				99	11	4
" Bills Receivable				1,896	2	1
" Cash at Bankers and in hand				38,951	3	3
				£1,086,117	0	9

C. S. HOARE,
A. M. ANDERSON, } *Directors.*

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion, such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence of the Securities.

HARMOOD BANNER & SON,

Chartered Accountants.

Liverpool, 30th January, 1913.

STANDARD MARINE INSURANCE COMPANY, LIMITED.

Register No. 4845. Certificate of Registry No. 2658.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Standard Marine Insurance Company, Limited.

2. The Company was constituted by Memorandum of Association and incorporated on the 6th day of December, 1871, under the English Companies' Act, 1862 to 1900.

3. *The members are related,* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The capital stock of the Company consists of 50,000 shares of £20 each, with £4 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1914.

BALANCE SHEET, 31ST DECEMBER, 1912.

Profit and Loss Account to 31st December, 1912.

	£	s.	d.
To Balance, 31st December, 1911	64,720	9	4
" Balance of Underwriting Account, 1911	116,200	3	4
" Interest	17,535	4	6
	£198,455	17	2

	£	s.	d.	£	s.	d.
By Claims paid on 1911 Account	52,308	15	11			
" Amount carried to Suspense Account	13,500	0	0			
				65,808	15	11
" Dividend paid 5th February, 1912	15,000	0	0			
" Less Income Tax	875	0	0			
				14,125	0	0
" Bad and doubtful Debts				163	13	2
" Income Tax				782	8	9
" Amount written off Investments				10,000	0	0
" Transfer to Reserve Fund				50,000	0	0
" Balance				57,575	19	4
				£198,455	17	2

UNDERWRITING ACCOUNT, 1912.

	£	s.	d.
To Premiums, Less Returns and Re-Insurances	210,931	11	10
	£210,931	11	10

	£	s.	d.
By Claims paid	73,870	7	7
" General Agency Expenses	15,213	13	8
" Directors' and Auditors' Fees	841	16	1
" Balance	121,005	14	6
	£210,931	11	10

GENERAL BALANCE SHEET TO 31ST DECEMBER, 1912.

	£	s.	d.
To Capital Account—25,000 Shares of £20 each; £4 paid up	100,000	0	0
" Reserve Fund	250,000	0	0
" Balance of Profit and Loss Account	57,575	19	4
" Balance of Underwriting Account, 1912	121,005	14	6
" Suspense Account	58,278	3	9
" Sale of Investment Account	642	8	1
" Sundry Creditors	57,610	10	10
	£645,112	16	6

	£	s.	d.
By Investment and Loans	487,615	1	4
" Cash at Bankers and in hand	45,524	12	4
" Bills Receivable	571	2	6
" Debtors for Premiums, etc.	104,454	13	11
" Interest Accrued, but not received	6,584	2	10
" Stamps on hand	363	3	7
	£645,112	16	6

AUDITORS' REPORT.

To the Shareholders of the Standard Marine Insurance Company, Limited:

Gentlemen,—In accordance with the provisions of the "Companies' Consolidation Act, 1908," we beg to report that we have examined the accounts and audited the above balance sheet, dated 31st December, 1912, and have obtained all the information and explanations we have required. In our opinion, such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs in accordance with the best of our information and the explanations given us, and as shown by the books of the Company. We have also seen the Securities held here and the verifications of the securities deposited abroad.

(Sgd.) HARMOOD, BANNER & SON,

Chartered Accountants.

(Sgd.) F. W. P. RUTTER,
JOHN H. CLAYTON, } *Directors.*

Liverpool, 21st January, 1913.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 4851. Certificate of Registry No. 2663

DIRECTORS AND OFFICERS.

Directors:—G. C. Dobell, Oswald Dobell, Gilburt W. Fox, J. N. Hodgson, Alfred Woodall, R. W. Sharples, Liverpool.

Officers:—G. C. Dobell, Chairman; Alfred Woodall, Deputy Chairman; Joseph Pemberton, Underwriter; F. R. Edwards, Secretary, Liverpool.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19; The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1888; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

The Company is registered for the year ending 30th April, 1914, to transact Ocean Marine Insurance.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Profit and Loss Account, 31st December, 1912.

DR.

	£ s. d.
To Balance, 1st January, 1912	49,141 19 1
" Balance of Underwriting Account, 1911	84,283 16 10
" Interest Account	11,715 15 0
	£145,141 10 11

CR.

		£ s. d.
By Dividend paid to Shareholders—		
1st July, 1911	£7,062 10 0	
23rd January, 1912	7,062 10 0	
		14,125 0 0
" Income Tax, 1911		831 16 8
" Claims, Re-Insurances, Returns, Commissions, etc., for 1911		53,776 16 5
" Amount carried to Suspense Acccount to close 1911		10,000 0 0
" Amount transferred to Reserve Fund		15,000 0 0
" Balance carried down		51,407 17 10
		£145,141 10 11

UNDERWRITING ACCOUNT, 1912.

DR.

	£	s.	d.
To Premiums, Less Re-Insurances, Returns, and Agency Charges, etc....	135,763	9	6
" Transfer Fees	11	5	0
	£135,774	14	6

CR.

	£	s.	d.
By Claims	35,329	11	10
" General Expenses, including Salaries, Rents, Subscriptions to Underwriters' Rooms, Registers of Shipping, etc.	12,042	6	7
" Auditors' Remuneration	100	0	0
" Directors' Remuneration	1,500	0	0
" Furniture and Fixtures—Amount written off	100	0	0
" Balance carried down	86,702	16	1
	£135,774	14	6

BALANCE SHEET.

DR.

		£	s.	d.
To Capital:—				
50,000 Shares at £10 per Share, £500,000				
Paid up £2 per Share		100,000	0	0
" Reserve Fund		150,000	0	0
" Balance of Profit and Loss Account	£51,407 17 10			
Less Interim Dividend paid 1st July, 1912.....	7,062 10 0			
		44,345	7	10
" Balance of Underwriting Account, 1912		86,702	16	1
" Suspense Account		11,585	18	6
" Special Re-Insurance Account		8,411	7	9
" Accounts due by the Company		11,237	16	1
" Dividends unpaid		130	15	4
		£412,414	1	7

CR.

		£	s.	d.
By Investments—				
Bonds repayable at fixed dates	£190,344 3 0			
Other Investments	151,238 14 6			
		341,582	17	6
" Policy Stamps		74	0	1
" Furniture and Fixtures		239	9	10
" Cash at Bankers and in hand		11,718	14	9
" Interest accrued but not received		3,422	0	8
" Accounts due to the Company, for Premiums, Salvages, etc.		55,376	18	9
		£412,414	1	7

G. C. DOBELL,
GILBERT W. FOX, } *Directors.*

AUDITORS' REPORT.—We have to report that we have examined the Accounts of the Reliance Marine Insurance Company, Limited, for the year ending 31st December, 1912. We have obtained all the information and explanations we have required, and in our opinion the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information, and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for investments to the amount specified.

CHALMERS, WADE & CO., *Chartered Accountants, Auditors.*

Liverpool, 14th January, 1913.

ROYAL EXCHANGE ASSURANCE.

Register No. 4846. Certificate of Registry No. 2659.

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1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act, (Imp.), 1 Edw. VII., chap X.

4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1914.

RECEIPTS.

Marine Department.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1912.

The Net Premiums amounted to £353,773 8s. 7d. which, with interest, gave a total income of £357,540 1s. 11d.

PAYMENTS.

The Losses paid in respect of 1912 and previous years amounted to £291,529 11s. 9d., and include £51,500 for claims by the *Titanic*, for which a transfer has been made from the Profit and Loss Account. Thus the whole of the loss by the *Titanic* has been provided for. The Commission was £12,826 9s. 6d., and the Expenses of Management were £37,105 10s. 8d.

The Marine Fund, after transferring to the Profit and Loss Account £38,164 16s. 2d. (the profit of the year 1911), amounts to £267,280 12s. 8d.

Cr.

	£	s.	d.
Amount of marine insurance fund at the beginning of the year	237,866	18	10
Premiums, after deduction of re-insurance premiums, returns, brokerage, and discount	353,773	8	7
Interest, dividends and rents £4,000 0 0			
Less income tax thereon 233 6 8			
	3,766	13	4
Transferred from profit and loss account	51,500	0	0
	£646,907	0	9

Dr.

	£	s.	d.
Claims paid and outstanding	291,529	11	9
Commission	12,826	9	6
Expenses of management	37,105	10	8
Transferred to profit and loss account (profit on 1911)	38,164	16	2
Amount of marine insurance fund at the end of the year, as per balance sheet	267,280	12	8
	£646,907	0	9

General Balance Sheet, 31st December, 1912.

Liabilities.

	£	s.	d.
Proprietors' capital paid up	689,219	17	10
Life assurance fund	3,529,278	9	8
Annuity fund	903,961	10	4
Capital redemption fund	60,995	5	10
Fire insurance fund	385,843	0	0
Marine insurance fund	267,280	12	8
Employers' liability insurance fund	86,264	0	0
Personal accident insurance fund	12,250	0	0
General insurance fund	54,208	0	0
Profit and loss account (general reserve fund)	512,075	7	1
Claims admitted or intimated, but not paid—			
Life assurance	25,007	14	8
Capital redemption	24	4	6
Fire Insurance	80,489	10	5
Annuities due and unpaid	5,735	0	0
Surrendered and settlement policies suspense accounts	4,936	8	6
Deposit fund (clerks' savings)	21,242	0	5
Security deposit fund (security for agents and others)	1,770	0	0
Pension and other reserve funds	54,990	8	1
Bills payable	4,186	4	4
Sundry Creditors	95,342	5	1
	£6,795,099	19	5

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	725,740	14	0
Mortgages on property out of the United Kingdom	8,385	10	1
Loans on parochial and other public rates	192,904	8	7
Loans on life interests	177,345	14	1
Loans on reversions	152,059	2	2
Loans on stocks and shares	212,363	15	0
Loans on Company's policies within their surrender values	177,951	6	6
Loans on personal security	133,966	3	9
INVESTMENTS:—			
Deposit with the High Court (Bank of England Stock)	20,250	0	0
British Government securities and Bank of England Stock	102,206	0	2
Municipal and county securities, United Kingdom	52,741	3	7
Indian and Colonial Government securities	93,407	16	10
Indian and Colonial provincial securities	16,454	10	0
Indian and Colonial municipal securities	78,656	13	8
Foreign Government securities	325,054	11	6
Foreign provincial securities	47,762	16	6
Foreign municipal securities	288,368	14	8
Railway and other debentures and debenture stocks—Home and Foreign	1,741,236	16	6
Railway and other preference and guaranteed stocks	374,119	2	6
Railway and other ordinary stocks	175,269	19	11
Freehold ground rents	128,682	18	8
House property	502,391	6	0
Life interests	62,822	10	8
Reversions	73,375	2	9
Agents' balances	534,319	2	2
Outstanding premiums	29,965	5	0
Outstanding interest, dividends and rents	12,622	13	5
Interest accrued but not payable	65,243	0	0
Bills receivable	7,860	8	10
Marine stamps	477	7	7
CASH:—			
On deposit	140,832	16	6
In hand and on current account	140,262	7	10
	£6,795,099	19	5

I report to the Proprietors that I have examined the Books at the Head Office for the year ended 31st December, 1912, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, and compared the above Balance Sheet with the Books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor.*

3, Frederick's Place, Old Jewry, E. C., 7th April, 1913.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 4757. Certificate of Registry No. 2570.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1914.

Summary of Annual Statement, 1st January, 1913

Officers:—William J. Dutton, President; Bernard Faymonville, Vice-President; J. B. Levison, Second Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee Jr., Marine Secretary.

Directors:—William J. Dutton, Bernard Faymonville, J. B. Levison, Charles R. Bishop, J. C. Coleman, Charles Page, Henry Rosenfeld, Geo. A. Newhall, F. W. Van Sicklen and Arthur A. Smith.

Fiftieth Annual Statement, January 1, 1913.

Cash Capital	$1,500,000.00
Policyholders' Surplus	4,604,730.57

Assets.

Bonds and Stocks	$5,421,621.11
Real Estate, including Home Office	471,000.00
Loans on Mortgages	1,004,083.33
Loans on Collaterals	430,850.00
Cash in Bank and Company's Offices	685,631.45
Premiums in Course of Collection	1,144,954.45
Marine Premium Notes	22,860.30
All Other Assets	87,923.44
Total Assets	$9,268,924.08

LIABILITIES.

Losses in Process of Adjustment	$ 487,239.78
Unearned Premium Reserve	3,812,953.73
All Other Claims and Demands	304,000.00
Reserve for January Dividend	60,000.00
Capital Paid in Cash	1,500,000.00
Net Surplus	3,104,730.57
Total Liabilities	$9,268,924.08

INCOME.

Net Premiums		
Fire	$3,458,214.94	
Marine	2,014,551.49	
		$5,472,766.43
Interest, Dividends, Rents		349,191.52
All Other Income		16,301.90
		$5,838,259.85

EXPENDITURERS

Net Losses Paid		
Fire	$1,971,094.97	
Marine	932,170.69	
		$2,903,265.66
Dividends		240,000.00
Commission and Brokerage		963,013.33
Taxes and All Other Expenses		1,078,660.12
		$5,184,939.11

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 4753. Certificate of Registry No. 2566

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Indemnity Mutual Marine Assurance Company, Limited.

2. The Company was constituted by deed of settlement, dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of The Indemnity Mutual Marine Assurance Company, Limited. 29th July, 1886.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1914.

BALANCE SHEET, 31ST DECEMBER, 1912

DR.

	£	s.	d.
To Capital (67,000 Shares of £15 each, upon which £3 per Share have been paid)	201,000	0	0
„ Reserve	415,000	0	0
„ Building Reserve Account	5,000	0	0
„ Sundry Creditors	5,807	14	5
„ Underwriting Suspense Account	62,646	10	6
„ Balance of Underwriting Account, 1912	272,572	5	11
„ „ Profit and Loss Account	77,579	6	7
	1,039,605	17	5

CR.

	£	s.	d.
By Freehold and Building	230,000	0	0
„ Government and other Securities	706,734	6	5
„ Cash at Bankers and in hand	11,033	10	2
„ Bills Receivable	1,138	7	10
„ Stamps	281	8	2
„ Sundry Debtors	90,418	4	10
	1,039,605	17	5

Profit and Loss Account, 31st December, 1912.

DR.

		£	s.	d.
To Dividend paid in April	£16,750 0 0			
„ Interm Dividend paid in October	16,750 0 0			
		33,500	0	0
„ Transferred to Reserve Account		40,000	0	0
„ „ to Building Reserve Account		5,000	0	0
„ Writing down Sundry Investments		5,000	0	0
„ Balance		77,579	6	7
		161,079	6	7

Cr.

	£	s.	d.
By Balance	65,264	19	11
„ Interest on Investments and Rents	33,260	4	8
„ Transfer Fees	32	5	0
„ Balance Underwriting Account, 1911, on 31st December, 1911 — £208,191 0 1			
Less Losses, Averages, &c., on 1911 Account in 1912.... 110,669 3 1			
97,521 17 0			
Less Transferred to Underwriting Suspense Account to close 1911 — 35,000 0 0			
	62,521	17	0
	161,079	6	7

Underwriting Account, 1912.

Dr.

	£	s.	d.
To Net Settlements	147,820	9	10
„ Directors' Fees	3,000	0	0
„ Office Expenses and Salaries	12,476	0	4
„ Balance	272,572	5	11
	435,868	16	1

Cr.

	£	s.	d.
By Net Premiums (less Commissions and Expenses)	435,868	16	1
	435,868	16	1

We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, and obtained all the relative information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

THOMAS A. WELTON, F.C.A.,
J. F. BOND, F.C.A., } *Auditors.*

FRED. HUTH JACKSON,
MILNER, } *Directors.*

20th February, 1913.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.

Life Insurance Companies
Year ending 31st December, 1912

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

H. Sutherland ..... Toronto, Ont.
Thomas Urquhart ..... Toronto, Ont.
S. Henderson ..... Toronto, Ont.
Dr. T. F. McMahon ..... Toronto, Ont.
John C. Elliott ..... Glencoe, Ont.
Danl. Urquhart ..... Toronto, Ont.
D. C. Hossack ..... Toronto, Ont.
Geo. M. Begg ..... Toronto, Ont.
W. H. Shapley ..... Toronto, Ont.
W. H. Shaw ..... Toronto, Ont.
S. S. Weaver ..... Toronto, Ont.
J. M. Walton ..... Aurora, Ont.
James Reid ..... Montreal, Que.
James Lang ..... Toronto, Ont.
J. H. McKnight ..... Toronto, Ont.

Officers:

H. Sutherland, President and Manager ..... Toronto, Ont.
Thomas Urquhart, 1st Vice-President ..... Toronto, Ont.
S. Henderson, 2nd Vice-President ..... Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer ..... Toronto, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.

Authorized Capital, $500,000; Subscribed Capital, $354,000; Paid up, $35,400; Deposit at Provincial Treasury, $26,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of mortgages		$158,534 12
Amount of debentures		35,278 57
Amount of loans on Company's policies		29,258 28
Actual cash on hand at head office	$1,491 53	
Cash on deposit in Standard Bank, Bay and Richmond Sts., Toronto	1,790 27	
		3,281 80
Interest due and accrued and unpaid		2,488 05
Premiums outstanding (net)		4,340 96
Premiums deferred (net)		4,826 14
Premium on capital stock unpaid		2,500 00
Office furniture (not extended)	$760.00	
Total assets		$240,507 92
Subscribed capital stock uncalled		$318,600 00

Liabilities.

Amount of reported claim	$1,000 00
Re-insurance reserve (Om. (5) Table interest at 3½ per cent.)	224,950 35
Amount due auditors' fees, 1912	75 00
Amount due premiums paid in advance	780 50
Amount due Provincial tax, 1912	585 39
Total liabilities	$227,391 24
Capital stock paid up	$35,400 00

Receipts.

Cash balance at 31st December, 1911 (not extended), $6,533.35.

Amount received in cash for gross premiums		$60,222 87
Amount received in cash for interest		10,552 92
Amount received in cash for payments on mortgages and other loans (not extended)	$14,986 40	
Amount received for commission		298 76
Amount received in cash for premium on capital stock		600 00
Total receipts		$71,674 55

Expenditure.

Expenses of management:	
Cash paid for agents' commission and salaries	$6,243 95
" " " fuel and light	12 47
" " " medical fees	1,635 00
" " " interest, discount or exchange	49 32
" " " statutory assessment and license fee	68 56
" " " travelling expenses	1,131 56
" " " rent	925 00
" " " taxes (Municipal and Government)	593 42
" " " salaries and auditors' fees	8,405 00
" " " printing, stationery and advertising	395 70
" " " postage, telegrams and express	160 64
" " " financial publication	89 63
" " " bonds and fire insurance	35 00
" " " office supplies	54 18
" " " other expenses	164 24
Total expenses of management	$19,963 67
Miscellaneous expenditure:	
Cash paid for claims which occurred in 1912	3,500 00
" " " re-insurance	1,684 18
" " " investments (not extended), $62,354.00	
" " " surrender values	2,253 00
" " " dividend on re-insured contract	146 00
" " " office furniture	11 65
Total expenditure	$27,558 50

MISCELLANEOUS.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	1,422	1,858,873 00
Contracts taken during 1912	264	396,342 00
Gross number and amount of contracts on foot at any time during 1912	1,686	2,255,215 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912 by death	3	4,500 00		
Contracts lapsed in 1912	63	78,405 03		
Contracts surrendered for which cash values have been paid	28	30,300 00		
Total deductions	94	113,205 00	94	113,205 00
*Number and amount of contracts on foot at 31st December, 1912			1,592	2,142,010 00
Re-insured				51,500 00
Net number and amount of contracts on foot at 31st December, 1912			1,592	2,090,510 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$ c.	$ c.
Allen, A. A.	Toronto	50	5,000 00	500 00
Allan, J. W.	"	100	10,000 00	1,000 00
Begg, Geo. M.	"	100	10,000 00	1,000 00
Bick, John B.	"	5	500 00	50 00
Coutts, John	Thamesville	5	500 00	50 00
Daly, F. W.	London	25	2,500 00	250 00
Daniel, C. D.	Toronto	5	500 00	50 00
Dodge, O. F.	"	25	2,500 00	250 00
Elliott, J. C.	Glencoe	50	5,000 00	500 00
Hossack, D. C.	"	100	10,000 00	1,000 00
Heggie, Dr. W. C.	"	10	1,000 00	100 00
Henderson, Rev. A.	Sintaluta, Sask.	200	20,000 00	2,000 00
Henderson, S.	Toronto	100	10,000 00	1,000 00
Lang, James	"	100	10,000 00	1,000 00
McKnight, J. H.	"	50	5,000 00	500 00
McMahon, Dr. T. F.	"	250	25,000 00	2,500 00
McMillan, H. T.	"	15	1,500 00	150 00
McKee, Wm.	"	25	2,500 00	250 00
McEvoy, A. M.	London	10	1,000 00	100 00
Murchison, Wm.	Buffalo, N.Y.	10	1,000 00	100 00
Reid, James	Montreal	275	27,500 00	2,750 00
Reid, Mrs. Jas.	"	125	12,500 00	1,250 00
Shapley, W. H.	Toronto	100	10,000 00	1,000 00
Shaw, W. H.	"	50	5,000 00	500 00
Sherris, H.	"	5	500 00	50 00
Sutherland, H.	"	1,025	102,500 00	10,250 00
Sutherland, L. H. B.	"	250	25,000 00	2,500 00
Urquhart, D.	"	100	10,000 00	1,000 00
Urquhart, Thomas	"	100	10,000 00	1,000 00
Weston, J. F.	"	20	2,000 00	200 00
Walton, J. M.	Aurora	150	15,000 00	1,500 00
Weaver, S. S.	Toronto	100	10,000 00	1,000 00
Wenborne, O. C.	Santiago, Chile	5	500 00	50 00
Totals		3,540	354,000 00	35,400 00

* Of this amount there was payable to beneficiaries resident in Ontario, $1,931,010 00.

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503 TEMPLE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John J. Main ..... Toronto, Ont.
A. C. Pratt ..... Toronto, Ont.
A. W. Briggs ..... Toronto, Ont
A. M. Featherston ..... Toronto, Ont.
A. D. Smith, M.D. ..... Mitchell, Ont.
C. Bonnick ..... Toronto, Ont.
S. J. Carter ..... Montreal, Que.
Geo. H. Featherston ..... Montreal, Que.
J. M. Faircloth ..... Toronto, Ont.
B. E. McKenzie, M.D. ..... Toronto, Ont.
James Acton ..... Toronto, Ont.
H. Dempsey ..... Rednersville, Ont.

Officers:

John J. Main, President ..... Toronto, Ont.
A. C. Pratt, Vice-President ..... Toronto, Ont.
A. M. Featherston, General Manager and Secretary ..... Toronto, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.

Authorized Capital, $150,000; Subscribed Capital, $109,900; Paid-up Capital, $43,420; Paid in Advance of Call, $12,350; Unpaid in Calls, $1,900; Deposit at Provincial Treasury, $25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of loans on Company's policies		$276 75
Actual cash on hand at head office	$1,531 88	
Cash on deposit, Union Bank, Toronto, Ont. (deposit receipts, Ontario Government deposit)	25,000 00	
Cash on deposit, Union Bank, Toronto	4,028 27	
Cash on deposit in Union, Winnipeg, Man. (Deposit Receipt Manitoba Government deposit)	10,000 00	
		40,560 15
Cash in agents' hands		4,464 75
Interest due or accrued and unpaid		400 00
Premiums outstanding		10,517 17
Bills receivable		5,900 00
Calls on capital stock unpaid, $1,900 (not extended)		
Advertising supplies on hand $810 00		
Organization expenses ..... 7,375 00 } not extended .	$8,703 69	
Office furniture and fixtures 518 69		
Total assets		$62,118 82
Subscribed capital stock uncalled, less paid in advance of calls		$64,580 00

Liabilities.

Re-insurance reserve, Hm. Table (Professor Cherriman's), interest at 4½ per cent.	$26,236 96
Amount of borrowed money	7,547 00
Amount all other	39 55
Total liabilities to public	$33,823 51
Capital stock paid up	$43,420 00

Receipts.

Gross premiums received in cash	$27,570 03
Amount received for interest	1,048 97
Amount received from calls on capital stock	4,300 00
Amount received re-insurance refund	31 95
Total receipts	$32,950 95

Expenditure.

Expenses of management:		
Cash paid for agents' commission and salaries		$4,875 22
" medical examination fees		1,135 00
" statutory assessment and license fee (Ontario)		58 89
" other taxes and fees		623 34
" law costs		10 00
" interest		25 11
" travelling expenses		435 13
" rent and fire insurance		498 90
" salaries, directors' and auditors' fees		4,720 18
" printing, stationery and advertising		978 21
" postage, telegrams, express and telephone		285 12
" other expenses *re*:		
Manitoba agency	$1,086 10	
Ontario agency	130 00	
		1,216 10
Total expenses of management		14,921 20
Miscellaneous payments:		
Cash paid for claims during 1912		8,000 00
" re-insurance		1,879 73
" agents' commission advanced (Ontario)		597 50
" agents' commission advanced (Alberta)		1,046 73
" in repayment, borrowed money		2,700 00
" loans on policies		276 75
" policies surrendered		71 28
Total expenditure		$29,493 19

MISCELLANEOUS.

——	Number.	Amount.
Contracts in force, 31st December, 1911	489	$890,600 00
Contracts taken during 1912	215	388,250 00
Gross number and amount of contracts on foot at any time during 1912	704	1,278,850 00
Deductions:		
Contracts surrendered in 1912	1	$1,000 00
Contracts lapsed in 1912	84	126,500 00
Total deductions extended	85	127,500 00
Gross number and amount of contracts on foot	619	1,151,350 00
Less re-insured		109,500 00
Net number and amount of contracts on foot 31st December, 1912	619	1,041,850 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Acton, Jas.	Toronto	10	$1,000 00	$300 00
Alguire, D. O.	Cornwall	10	1,000 00	300 00
Beatty, S. W.	Winnipeg	40	4,000 00	1,200 00
Black, W. A.	"	20	2,000 00	2,000 00
Bolster, L. E.	Sturgeon Falls	5	500 00	150 00
Bonnick, Chas.	Toronto	10	1,000 00	300 00
Briggs, A. W.	"	20	2,000 00	600 00
Bull, M.	Winnipeg	3	300 00	300 00
Burrows, F. J.	Seaforth	2	200 00	200 00
Carley, A. D.	King	10	1,000 00	300 00
Carter, S. J.	Montreal	10	1,000 00	300 00
Chambers, W. J.	Kenora	20	2,000 00	600 00
Clark, C. W.	Winnipeg	10	1,000 00	1,000 00
Cross, W. H.	"	5	500 00	500 00
Conron, W. J.	Toronto	1	100 00	30 00
Dempsey, H.	Rednersville	50	5,000 00	500 00
Dickson, J. A.	Hamilton	10	1,000 00	300 00
Dickson, W. J.	Toronto	10	1,000 00	300 00
Dow, Dr. Geo. W.	Owen Sound	5	500 00	150 00
Duke, Thos.	Vancouver	1	100 00	100 00
Dupuis, L. N.	Montreal	10	1,000 00	1,000 00
Faircloth, J. M.	Toronto	10	1,000 00	300 00
Featherston, A. M.	"	10	1,000 00	300 00
Featherston, A. M., in trust	"	65	6,500 00	1,950 00
Featherston, G. H.	Montreal	50	5,000 00	1,500 00
Featherston, W. A.	Toronto	5	500 00	150 00
Fortin, J., H.D.D.S.	Montreal	10	1,000 00	300 00
Gordon, C. W., D.D.	Winnipeg	10	1,000 00	1,000 00
Glines, G. A.	"	10	1,000 00	1,000 00
Gray, W. A.	Smith's Falls	5	500 00	150 00
Gunne, W. J.	Kenora	20	2,000 00	600 00
Hammond, W. J.	Winnipeg	10	1,000 00	1,000 00
Hanna, A. S.	Perth	5	500 00	150 00
Hart, J. W.	Huntsville	5	500 00	150 00
Hart, W. T.	Winnipeg	1	100 00	100 00
Howell, J.	Welland	3	300 00	90 00
Irwin, J. R.	Cobourg	5	500 00	150 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Kerr, Dr. R. Ashton	Maisonneuve	10	1,000 00	400 00
Lawrence, Fred. D	Montreal	20	2,000 00	2,000 00
Logie, W.	Sarnia	5	500 00	150 00
McBain, John	Montreal	50	5,000 00	1,500 00
McGuire, Dr. G. C	Vancouver	1	100 00	100 00
McIntosh, E. J.	Vankleek Hill	10	1,000 00	300 00
McKenzie, B. E.	Toronto	90	9,000 00	2,700 00
Main, J. J.	"	50	5,000 00	1,500 00
Mann, Jas.	Renfrew	5	500 00	150 00
Marquis, J. A.	Brantford	5	500 00	150 00
Mather, W. R.	Stirling	30	3,000 00	.....
Montgomery, T.	Winnipeg	20	2,000 00	2,000 00
Muir, James. Jr	Quebec	10	1,000 00	300 00
Murdoff, Dr. H. M.	Winnipeg	10	1,000 00	1,000 00
Mylks, G. W	Kingston	5	500 00	150 00
Palmer, John Wesley	Montreal	10	1,000 00	1,000 00
Pattee, F. J.	Hawkesbury	5	500 00	150 00
Parkes, G. H.	Toronto	10	1,000 00	300 00
Peck & Son	Gananoque	10	1,000 00	300 00
Pratt, A. C.	Toronto	50	5,000 00	1,500 00
Rogers, D.	Seaforth	4	400 00	120 00
Savage, J.	Guelph	2	200 00	60 00
Shaw, W. H.	Toronto	10	1,000 00	300 00
Short, A. L.	Kingston	10	1,000 00	300 00
Sinclair, D. J.	Woodstock	5	500 00	150 00
Sinclair, J. P.	Gananoque	2	200 00	60 00
Small, Dr. H. Beaumont	Ottawa	20	2,000 00	600 00
Smith, A. D.	Mitchell	10	1,000 00	1,000 00
Smith, S. T.	Winnipeg	2	200 00	200 00
Smith & Johnston	Ottawa	20	2,000 00	600 00
Timmis, Henry	Montreal	10	1,000 00	1,000 00
Walker, F. W.	Toronto	20	2,000 00	600 00
Walker, N.	Niagara Falls	5	500 00	150 00
Walton, G. A.	Toronto	35	3,500 00	1,050 00
White, W. G.	Winnipeg	10	1,000 00	1,000 00
Wilson, E. L (Miss)	Toronto	20	2,000 00	600 00
Young, Frank	Hoard's Station	10	1,000 00	300 00
Young, G. S.	Prescott	2	200 00	60 00
Young, S.	Toronto	10	1,000 00	300 00
Totals		1,099	$109,900 00	$43,420 00

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditures of Life Insurance Companies

LIFE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Policy Loans.	Mortgages.	Municipal Debentures.	Interest accrued.	Cash.	Premium on capital stock.	Bills Receivable	Premiums outstanding (net.)	Deferred premiums (net.)	Agents' balances.	Totals.	Office furniture, etc. (Not extended).	Subscribed capital uncalled, less paid in advance.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	29,258 28	158,534 12	35,278 57	2,488 05	3,281 80	2,500 00	.....	4,340 96	4,826 14	.....	240,507 92	760 00	318,600 00
Policyholders' Mutual Life	276 75	.....	.....	400 00	* 40,560 15	.....	5,900 00	10,517 17	.....	4,464 75	62,118 82	** 8,703 69	64,580 00
Totals	29,535 03	158,534 12	35,278 57	2,888 05	43,841 95	2,500 00	5,900 00	14,858 13	4,826 14	4,464 75	302,626 74	9,463 69	383,180 00

*Includes deposit receipt for $25,000 deposited with Ontario Government, and deposit receipts for $10,000 deposited with Manitoba Government. **Advertising supplies on hand, $810.00 organization expenses, $7,375.00. The Government deposits at date of publication are as follows: Equity Life, $26,000; Policyholders' Mutual Life, $25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Re-insurance reserve.	Advance premiums.	Provincial tax on premiums.	Unpaid losses.	Borrowed money.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	No. of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Equity Life	(a)224,950 35	780 50	585 39	1,000 00	.....	75 00	227,391 24	35,400 00	1,592	2,090,510 00
Policyholders' Mutual Life	(b) 26,236 96	.....	.....	.....	7,547 00	39 55	33,823 51	43,420 00	619	1,041,850 00
Totals	251,187 31	780 50	585 39	1,000 00	7,547 00	114 55	261,214 75	78,820 00	2,211	3,132,360 00

(a) Om. (5) table 3½ per cent.
(b) Hm. (Professor Cherriman) 4½ per cent The Government deposits at date of publication are as follows: Equity Life, $26,000; Policyholders' Mutual, $25,000.

LIFE INSURANCE.—Continued.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Gross premiums.	Interest.	Premiums on capital stock.	Calls on capital stock.	All other.	Total.	For securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	60,222 87	10,552 92	600 00	.....	298 76	71,674 55	14,986 40
Policyholders' Mutual Life	27,570 03	1,048 97	.....	4,300 00	31 95	32,950 95	.....
Totals	87,792 90	11,601 89	600 00	4,300 00	330 71	104,625 50	14,986 40

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Expenses of Management.						Claims.	Surrender values paid.	Advanced to agents.	Repaid borrowed money.	Re-insurance.	Other expenditure.	Total.	Invested (not extended).
	Agents' Commission and salary.	Salaries and auditors' fees.	Statutory assessm't and license fee.	Medical fees.	All other.	Total expenses of management.								
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Equity Life	6,243 95	8,405 00	68 56	1,635 00	3,611 16	19,963 67	3,500 00	2,253 00	.....	.....	1,684 18	157 65	27,558 50	62,354 00
Policyholders' Mutual Life	4,875 22	4,720 18	58 89	1,135 00	4,131 91	14,921 20	8,000 00	71 28	*1,644 23	2,700 00	1,879 73	276 75	29,493 19	.....
Totals	11,119 17	13,125 18	127 45	2,770 00	7,743 07	34,884 87	11,500 00	2,324 28	1,644 23	2,700 00	3,563 91	434 40	57,051 69	62,354 00

* Includes Alberta, $1,046 73; Ontario, $597 50.

Joint Stock Fire Insurance Companies

Year ending 31st December, 1912.

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

HEAD OFFICE, 183 WEST GEORGE STREET, GLASGOW, SCOTLAND.

Chief Agent for Ontario, Andrew C. Stephenson, Toronto, Ontario.

Commenced business March 26th, 1907.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

The Right Hon. James Parker-Smith .....London, E. C., England.
Claude Andrew Allan .....Glasgow, Scotland.
Robert King Bell .....Paisley, Scotland.
John Cowan .....Enderleigh, Scotland.
David Henderson Macdonnell .....Uddington, Scotland.
Alexander MacKay, B.A. .....Dundee, Scotland.
Robert Sutherland .....Renfrewshire, Scotland.
George Burn Young .....Glasgow, Scotland.

Officers:

The Right Hon. James Parker-Smith, President ..London, E. C., England.
John Ronald Fleming, Secretary .....London, E. C., England.
Donald Wyllie MacLennan, General Manager .....London, E. C., England.

Auditors:

J. Wyllie, Guild & Scott, C.A. (in Britain) .....Glasgow.
MacKay, Irons & Co., C.A. .....New York City.

Authorized capital, $2,500,000.

Subscribed capital, $1,250,000. Paid up capital, $500,000.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, $55,476,68.*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

(Ontario business only.)

ASSETS.

Amount of Municipal debentures owned (forming part of Ontario Government deposit)	$49,838.09
Amount of Dominion of Canada 3% subscribed stock (forming part of Ontario Government deposit)	4,866.67
Amount of Municipal debentures owned, (forming Manitoba Government deposit)	10,000.00

* Since increased to $60,476.68

Amount of Municipal debentures owned (forming Saskatchewan Government deposit		14,896 64
Amount of Municipal debentures owned (forming British Columbia Government deposit)		24,827 96
Cash on hand at Head Office, Toronto	$ 3,218 79	
Cash in Metropolitan Bank, Toronto	19,307 87	
		22,526 66
Cash in agents' hands, acknowledged by them to be due, and considered good		7,199 43
Interest due or accured and unpaid		1,380 18
Office furniture and Goad's Plans (not extended)	$3,993 30	
Total assets		$135,536 23

Liabilities.

Amount of supposed or reported losses	$	601 72
Unearned premiums being 50% of gross premiums on all policies in force at 31st December, 1912		37,219 14
Total Liabilities		$ 37,820 86
Capital stock paid up		$500,000 00

Receipts.

Cash balance at 31st December, 1911, (not extended)	$10,814 91	
Gross premiums received in cash		$ 88,825 92
Interest		3,561 80
Cash advanced from Home office		33,887 66
„ received on Investments (not extended)	$8,769 23	
Total receipts		$126,275 38

Expenditure.

Expenses of management:

Cash paid to agents for commission, salaries and bonus		$ 15,805 89
„ Law costs		92 00
„ Investigation and adjustment of claims		424 34
„ Interest, discount and exchange		98 01
„ Statutory assessment and license fee (Ontario)		74 79
„ License fees, &c., other provinces		548 06
„ Travelling expenses		2,724 69
„ Rent and taxes (Municipal and Government)		1,157 69
„ Salaries, Directors' and Auditors' fees		7,186 78
„ Printing, stationery and advertising		2,829 65
„ Postage, telegrams and express		1,051 08
„ Bradstreets, insurance, duty, tariffs and sundries		479 35
		$32,472 33

Miscellaneous payments:		
cash paid for losses which occurred during 1912		$23,931 73
„ „ „ prior to 1912		4,790 00
„ rebate, abatement and returned premiums		14,875 44
„ Office furniture		455 51
„ Maps and plans		2,334 70
„ To and on account of Head Office		5,642 47
„ for investments, (not extended)	$38,830 68	
		$ 84,502 18

CURRENCY OF INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1912.	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Amount covered by policies in force 31st Dec., 1912....	4,175,119 89	1,046,161 14	5,221,281 03
Re-insurance.			
Of the foregoing risks there were re-insured	.....	.....	.....
Net risks carried by Company 31st December, 1912....	4,175,119 89	1,046,161 14	5,221,281 03

MOVEMENT IN FIRE INSURANCE CONTRACTS.

———	Number.	Amount.
		$ c.
Policies in force 31st December, 1911.....	1,395	2,482,448 42
Policies taken during 1912 new or renewed	3,279	6,513,860 46
Gross number and amount in force at any time during 1912.....	4,674	8,996,308 88
Deduct, expired and cancelled in 1912	1,694	3,775,027 85
**Amount in force 31st December, 1912.....	2,980	5,221,281 03

LIST OF SHAREHOLDERS.

(NOT PRINTED—NO ONTARIO SHAREHOLDERS.)

**Written on Ontario risks, amount, $3,277,314.37.

BRITISH DOMINIONS GENERAL, LIMITED.

HEAD OFFICE, 1 ROYAL EXCHANGE AVENUE, LONDON, ENG.

Chief Agent for Ontario, Arthur Tucker, 19 Wellington Street East, Toronto.

Commenced business 15th September, 1904.

Names and Addresses of the Directors and Officers for the year 1913.

Directors:

F. Handel Booth	Ferrybridge, Yorks., England.
H. T. Gullick	Thanet, I. of W., England.
A. G. Mackenzie	Regents Park, London, England.
P. H. Marshall	Liverpool, England.
E. M. Mountain	Epsom, England.
J. W. Rogerson	Ewell, England.
W. W. Seymour	Gloucester, England.
George Wigley	Nottingham, England.
Chas. Williams	Abergavenny, England.

Officers:

F. Handel Booth, Chairman	Ferrybridge, Yorks., England.
J. Gardiner	London, England.

Auditors:

W. Arthur Addinsell & Co.	London, England.

Authorized Capital, $3,000,000; Subscribed Capital, $1,700,010; Paid-up Capital, $1,200,010; Securities deposited in the Treasury of Ontario pursuant to the Ontario Insurance Act, $50,161.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

(Ontario business only.)

ASSETS.

Amount of municipal debentures (Government deposit)	$22,363 00	
" British 2½% consols (Government deposit)....	26,298 00	
" Deposit receipt, Merchants Bank (Government deposit)	1,500 00	
		$50,161 00
Cash in Royal Bank, Toronto		1,042 42
" agent's hands		1,811 81
Amount of premiums outstanding		469 89
Unearned part (50%) of premiums paid for re-insurance of risk in force December 31st, 1912		144 50
Total assets		$53,629 62

LIABILITIES.

Unearned premiums being 50% of gross premiums on all policies in force December 31st, 1912	$4,861 27

RECEIPTS.

Gross premiums received in cash	$7,287 12
Interest	1,753 20
Cash received for commissions	155 60
" sundry refunds	266 20
Total	$9,462 12

EXPENDITURE.

Expenses of management:	
Cash paid to agents for commission salaries and bonus	$1,144 57
" for interest	6 41
" for statutory assessment and license fees (Ontario)	50 00
" for taxes (Municipal and Government)	130 00
" for travelling expenses	85 30
" for printing, stationary and advertising	148 64
" for postage, telegrams and express	13 51
Total expenses of management	$1,578 43
Miscellaneous payments:	
Cash paid for re-insurance	68 00
" rebate	1,000 88
Remitted to Head Office	5,514 22
Sundry refund, other companies	258 17
Total	$8,419 70

Gross Insurance in force 31st December, 1912	One year or less	Three years	Total
	$ c.	$ c.	$ c.
Amount covered by policies in force 31st December, 1912	708,166 33	142,503 00	850,669 33
Re-insurance.			
Of foregoing risks there were re-insured	28,000 00	.....	28,000 00
Net risks actually carried by Company 31st Dec., 1912,	680,166 33	142,503 00	822,669 33

MOVEMENTS IN FIRE INSURANCE CONTRACTS.

——	Number.	Amount.
Policies in force 31st December, 1912	394	$1,427,469 33
Deduct, expired and cancelled in 1912	73	576,800 00
Net risks in force 31st December, 1912	* 321	850,669 33

LIST OF SHAREHOLDERS.

(Not printed.—No Ontario Shareholders.)

*All in Ontario.

CROWN FIRE INSURANCE COMPANY.

*Head Office, Kent Building, 156 Yonge Street, Toronto, Ont.

Commenced business January, 1909.

Names and Addresses of the Directors and Officers for the year 1913.

Directors:

J. K. Brodie ..... Toronto, Ont
W. O. Watson ..... Toronto, Ont.
R. R. Sanderson ..... Toronto, Ont.
A. Audet ..... Rimouski, Que.
N. H. Wilson ..... Toronto, Ont.
E. W. Goulding ..... Toronto, Ont.

Officers:

J. K. Brodie, President ..... Toronto Ont.
E. W. Goulding, Vice-President ..... Toronto, Ont.
J. C. Wilgar, Secretary ..... Toronto, Ont.

Auditors:

Wilton C. Eddis & Sons, Chartered Accountants ..... Toronto, Ont.

Authorized Capital, $500,000; Subscribed Capital, $300,000; Paid-up Capital, $30,000; Securities deposited in the Treasury of Ontario, $35,000.

Statement for the Year Ending 31st December, 1912.

Assets.

Municipal debentures (Government deposit)		$10,000 00
Actual cash in Standard Bank, Bay Street, Toronto	$12,038 71	
Deposit receipts of Standard Bank (Government deposit)	25,000 00	
		37,038 71
Cash in agents' hands		5,044 30
Unearned part (50%) of premiums paid for re-insurance of risks in force 31st December, 1912		3,504 66
Amount of due and accrued interest		100 00
Sundry accounts		907 02
Total assets		$56,594 69
Subscribed capital stock uncalled		$270,000 00

* This Company has discontinued business as from February 19th, 1913, and a part of its deposit has been returned.

Liabilities.

Amount of adjusted losses	$1,223 94
" unpaid losses resisted	2,100 00
" unpaid supposed or reported losses	3,950 00
Unearned premiums, being 50% of gross premiums in all policies in force 31st December, 1912	40,168 42
Amount due for sundry accounts	87 50
Amount due for re-insurance premiums	4,870 75
Total liabilities	$52,400 61
Capital stock paid up	$30,000 00

Receipts.

Cost balance at 31st December, 1911 (not extended), $16,136.19.

Gross premiums received in cash	$99,828 63
Cash received for interest	1,331 97
" commission	1,653 73
" re-insurance on policies become claims	17,502 57
" rebates	2,590 08
" office furniture and fixtures sold	1,924 10
" other receipts	2,910 00
Total receipts	$127,741 08

Expenditure.

Expenses of management:

Amount paid for agents' commission, salary and bonus	$19,275 34
" law costs	1,545 54
" fuel and light	13 21
" investigation and adjustment of claims	900 00
" interest, discount and exchange	473 94
" license and filing fees (Ontario)	155 53
" travelling expenses	957 09
" rent and taxes	2,418 57
" salaries, directors' and auditors' fees	8,590 03
" printing, stationery and advertising	1,026 38
" postage, telegrams and express	48 71
" all other expenses of management	59 42
Total expenses of management	$35,463 76

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	8,356 02
" " " during 1912	59,441 10
" re-insurance	9,001 99
" rebates	19,575 69
Total expenditure	$131,838 56

Currency of Fire Insurance Contracts.

	One year or less.	Two years.	Three years.	Total.
Amount covered by policies in force 31st December, 1912	$ c. 4,076,320 99	$ c. 706,884 68	$ c. 671,687 50	$ c. 5,454,893 17
Re-insurance.				
Of the foregoing risks there were re-insur'd	356,312 90	13,200 00	61,981 25	431,494 15
Net risks actually carried by the Company at 31st December, 1912	3,720,008 09	693,684 68	609,706 25	5,023,399 02

Miscellaneous.

Movements in Fire Insurance Contracts.	Number.	Amount.
		$ c.
Policies in force 31st December, 1911	8,177	10,570,605 62
Taken during the year 1912, new and renewed	5,621	4,924,797 84
Gross number and amount in force at any time during 1912	13,798	15,495,403 46
Deduct expired and cancelled during 1912	7,313	10,040,510 29
*In force at 31st December, 1912	6,485	5,454,893 17

List of Shareholders at 31st December.

Name.	Address.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
Audet, A.	Rimouski	100	$10,000	$1,000
Briggs, J. W.	Carstairs, Alta.	5	500	50
Brodie, J. K.	Toronto	100	10,000	1,000
Carpenter, Jno. O.	10 Market Sq., Hamilton	10	1,000	100
Chamberland, Arthur	Rimouski	25	2,500	250
Crocker, S. R.	Kent Bldg., Toronto	100	10,000	1,000
Fiset, H. Romauld	Rimouski	10	1,000	100
Gagnon, Isidore	Rimouski	20	2,000	200
Goulding, E. W.	Toronto	50	5,000	500
Jarvis, E. L.	St. John, N.B.	25	2,500	250
Jordon, A. R.	Toronto	75	7,500	750
Labrie, G. A.	Rimouski	25	2,500	250
McLean, D. J.	Toronto	100	10,000	1,000
O'Neil, Mrs. Moie	210 Market St., Hamilton	10	1,000	100
Ring, Charles E.	Toronto	20	2,000	200
Rosser, Jos.	Toronto	50	5,000	500
Sanderson, R. R.	Toronto	50	5,000	500
Steet, D. B.	Toronto	60	6,000	600
Sylvester, S. A.	Toronto	50	5,000	500
Tache, Louis	Rimouski	25	2,500	250
Todd, T. H.	Toronto	100	10,000	1,000
Union Securities Corporation.	Toronto	1,720	172,000	17,200
Vallee, J. P.	Rimouski	20	2,000	200
Watson, W. O.	Toronto	75	7,500	750
Wiese, Wm. G.	Chicago	25	2,500	250
Wilson, N. H.	Toronto	50	5,000	500
Wilgar, J. C.	Toronto	100	10,000	1,000
Totals		3,000	$300,000	$30,000

*Written on Ontario Risks, $3,162,426.90.

IMPERIAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONTARIO BANK BUILDING, SCOTT STREET, TORONTO.

Commenced business 5th February, 1908.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

G. H. Williams ..... Winnipeg, Man.
F. D. Williams ..... Toronto, Ont.
A. H. C. Carson ..... Montreal, Que.
T. P. Birchell ..... Montreal, Que.
A. T. Platt ..... Toronto, Ont.

Officers:

G. H. Williams, President ..... Winnipeg, Man.
F. D. Williams, Vice-President ..... Toronto, Ont.
A. T. Platt, Secretary ..... Toronto, Ont.

Auditors:

J. P. Langley ..... Toronto Ont.
J. A. Howell ..... Toronto, Ont.

Authorized capital, $500,000.

Subscribed capital, $300,000. Paid-up capital, $30,000

*Securities deposited in the Treasury of Ontario, $30,636.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Bonds and debentures		$ 46,435 48
Cash at Head Office	$ 258 60	
Cash on deposit in Farmers' Bank, Toronto	3,154 83	
Cash on deposit in Royal Bank, Toronto	2,257 71	
		5,671 14
Cash in agents' hands		19,649 93
Interest due and accrued		709 10
Amount due for re-insurance, premium relates		201 99
Unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1912		71 69
Total assets		$72,739 33
Subscribed capital stock uncalled		$270,000 00

*Since increased to $32,988.40.

Liabilities.

Amount of adjusted losses		$2,498 86
Amount of supposed losses		1,313 70
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912		36,065 29
Amount due for auditors' fees		75 00
Amount due for fire loss inspection		30 18
Amount due Matthews Wrightson & Co.		1,935 80
Total liabilities to public		$41,918 83
Paid-up capital stock		$30,000 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$ 8,440 82	
Gross premiums received in cash		$54,698 33
Received for interest		2,656 34
„ re-insurance on losses		927 19
„ on investments (not extended)	$10,340 09	
Total receipts		$58,281 86

Expenditure.

Expenses of management:		
Paid for agents' commission		$15,764 90
„ investigation and adjustment of claims		39 87
„ statutory assessment, license and filing fees (Ontario)		125 41
„ taxes (Municipal and Government)		122 72
„ salaries, directors' and auditors fees		982 52
„ printing, stationery and advertising		873 25
Total expenses of management		$17,908 67
Miscellaneous expenditure:		
Paid for losses which occurred prior to 1912	$ 8,106 07	
„ losses which occurred during 1912	$28,510 47	
		36,616 54
„ rebates and returned premiums		16,866 42
Total expenditure		$71,391 63

CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Two years.	Three years.	Total.
	$	$	$	$
Amount covered by policies in force 31st December, 1912	3,546,250	476,637	2,667,323	6,690,210
Re-insurance.				
Of the foregoing risks there were re-insured			15,300	15,300
*Net risks actually carried by the Company at 31st December, 1912	3,546,250	476,637	2,652,023	6,674,910

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		$
Policies in force 31st December, 1911	12,000	7,551,166
Taken during the year 1912, new and renewed	9,683	5,967,208
Gross number and amount in force at any time during 1912	21,683	13,518,374
Deduct expired and cancelled during 1912	15,624	6,828,164
In force 31st December, 1912	6,059	6,690,210

CALLS ON CAPITAL STOCK.

Number of calls made, 1; rate, 10 per cent. at time of subscription.

LIST OF SHAREHOLDERS.

Names.	Address.	No. of shares subscribed for.	Amount subscribed for.	Amount paid up in cash.
			$	$
London Mutual Fire Insurance Company	Toronto	2,940	294,000	29,400
Williams, F. D.	"	10	1,000	100
Platt, A. T.	"	10	1,000	100
Williams, G. H.	Winnipeg	10	1,000	100
Carson, A. H. C.	Montreal	10	1,000	100
Birchell, T. P.	"	10	1,000	100
Gray, Oscar	London, Eng.	10	1,000	100
		3,000	$300,000	$30,000

*Written on Ontario Risks, $4,233,167.

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Geo. H. Hees ..... Toronto, Ont.
R. E. Gibson ..... Toronto, Ont.
G. S. Ryerson, M.D. ..... Toronto, Ont.
T. Kinnear ..... Toronto, Ont.
John Patterson ..... Toronto, Ont.
Thomas Foster ..... Toronto, Ont.
Wm. Prendergast ..... Toronto, Ont.
B. P. Corey ..... Petrolia, Ont.
Hon. D. McMillan ..... Alexandria, Ont.
J. W. Scott ..... Listowel, Ont.
W. S. Dingman ..... Stratford, Ont.
J. H. C. Durham ..... Toronto, Ont.

Officers:

Geo. H. Hees, President ..... Toronto, Ont.
R. E. Gibson, 1st Vice-President ..... Toronto, Ont.
G. S. Ryerson, M.D., 2nd Vice-President ..... Toronto, Ont.
John H. C. Durham, General Manager ..... Toronto, Ont.

Auditors:

A. J. Walker ..... Toronto, Ont.
Rutherford Williamson ..... Toronto, Ont.

*Authorized capital, $500,000.

† Subscribed capital, $300,000.00; Paid-up capital, $75,000.00.

Securities deposited in the Treasury of Ontario, $100,000.00

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*Under a special Act of the Province of Ontario, 9 Edward VII, chapter 152 (Assented to 13th April, 1909) the authorized capital stock of the Merchants' Fire Insurance Company was fixed at $500,000 in shares of $50 each, which are to be substituted for the old shares in the hands of shareholders of $100 each, and one-half of the sum paid in on each old share is to be credited on each such substituted share. The rights of creditors existing at the passing of the Act are preserved.

†During 1910 a new issue of 2,191 shares at a par value of $50 was made on which 25 per cent. was called and paid.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East)		$ 43,000 00
Municipal debentures (Government deposit)		74,966 54
Loan Companies' debentures (Government deposit)		25,000 00
Mortgage		9,500 00
Cash at head office	$ 1,406 84	
" on deposit in Union Bank	18,332 77	
" deposit receipts Union Bank (Government deposit)	33 46	
" on deposit in Royal Bank, Yonge and Richmond St. Branch	5,156 02	
		24,929 09
Interest due and accrued		664 56
Cash in agents' hands acknowledged by them and considered good		4,153 88
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1912		1,179 56
Total assets		$183,393 63
Subscribed capital stock uncalled		$225,000 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	$107,659 96
Commission	
Total liabilities, except capital stock	$107,659 96
Capital stock paid up in cash	$ 75,000 00

RECEIPTS.

Cash balance at 31st December 1911 (not extended),	$25,628 38	
Gross premiums received in cash		$142,283 25
Received for interest		3,627 55
,, commission on re-insurance		447 93
,, re-insurance on losses		124 67
,, endorsement fees		220 69
,, rents		3,482 25
,, other sources		38 55
Total		$150,224 94

EXPENDITURE.

Expenses of management:

Paid for law costs	$ 150 00
,, light	84 28
,, interest, discount and exchange	526 46
,, commission to agents	28,503 49
,, salaries, directors' and auditors' fees	9,926 41

"	rent and taxes	$2,800 12
"	statutory assessment and license and filing fees	274 54
"	stationery, printing and advertising	4,192 23
"	travelling expenses	817 71
"	postage, telegrams and express	855 06
"	investigation and adjustment of claims	1,106 92
"	office furniture	167 00
"	telephone, Bradstreet, insurance premiums, etc.	823 08
"	building expenses acct.	1,808 21
	Total expenses of management	$52,035 51

Miscellaneous payments:

Amount paid for losses which occurred during year 1912			42,265 39
"	re-insurance		2,114 75
"	rebate		15,042 04
"	dividends		7,500 00
"	investments (not extended)	$32,000 00	
Total			$118,957 69

CURRENCY OF FIRE INSURANCE CONTRACTS.

———	One year or less.	Three years.	Total.
	$ c.	$ c.	$ c.
Amount covered by policies in force 31st December, 1912	6,353,699 00	19,455,660 00	25,809,359 00
Re-insurance.			
Of the foregoing risks there were re-insured	169,383 00	60,800 00	230,183 00
Net risks actually carried by the Company at 31st December, 1912	6,184,316 00	19,394,860 00	25,579,176 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		$ c.
Policies in force 31st December, 1911	24,553	22,483,846 59
Taken during the year 1912, new and renewed	15,444	16,237,850 00
Gross number and amount in force at any time during 1912	39,997	38,721,696 59
Deduct expired and cancelled during 1912	13,125	12,912,337 59
In force at 31st December, 1912 *	26,872	25,809,359 00

*All in Ontario.

Calls on Capital Stock.

**Number of calls made, 3; rate, 10, 5 and 10 per cent.

List of Shareholders at 31st December, 1912.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Abell, John, Estate	Toronto	10	500	125 00
Adams, H. L.	Port Perry	5	250	62 50
Adams, James	Toronto	5	250	62 50
Adams, Mrs. M.	"	35	1,750	437 50
Adams, W. J.	Davidson, Sask	10	500	125 00
Agar, Chas. J.	Toronto	10	500	125 00
Agar, R. T.	Regina, Sask	5	250	62 50
Agnew, Thos. J.	Prince Albert, Sask	25	1,250	312 50
Allan, A. W., Estate	Toronto	5	250	62 50
Allan, T. A.	Carleton Place	10	500	125 00
Alexander-Cable Litho. Co.,	Toronto	20	1,000	250 00
Ansley, J. H., Estate	Simcoe	10	500	125 00
Andrews, E. B.	Toronto	10	500	125 00
Armstrong, Wm.	Queenston	10	500	125 00
Atkinson, W. E., Executor	Toronto	10	500	125 00
Alexander, John	"	12	600	150 00
Aikens, Dr. W. H. B.	"	20	1,000	250 00
Beck, C.	Penetanguishene	20	1,000	250 00
Bedell, Geo. W.	Toronto	50	2,500	625 00
Bell, W. N.	Paris	10	500	125 00
Bixell, O.	Brantford	10	500	125 00
Borthwick, H. F.	Toronto	50	2,500	625 00
Bowlby, Ward H.	Berlin	20	1,000	250 00
Boyd, A. A.	Alexandria	20	1,000	250 00
Breithaupt, J. C.	Berlin	30	1,500	375 00
Brooks, J. M.	Peterboro'	25	1,250	312 50
Brown, John	Carleton Place	5	250	62 50
Burch, George	St. Catharines	20	1,000	250 00
Becker, D.	New Hamburg	10	500	125 00
Black, G. S.	Toronto	20	1,000	250 00
Byrnes, E. M.	"	4	200	50 00
Brayley, J. E.	"	20	1,000	250 00
Brydon, V. A.	"	50	2,500	625 00
Bradshaw, Wm.	"	8	400	100 00
Brydon, John	Richmond Hill	25	1,250	312 50
Caldwell, Albert W.	Toronto	15	750	187 50
Campbell, Wm.	Goderich	10	500	125 00
Carter, Katie	Toronto	4	200	50 00
Carter, R. F.	"	8	400	100 00
Chantler, Thomas	"	10	500	125 00
Clancy, Miss H.	"	10	500	125 00
Clay, Elizabeth	"	5	250	62 50
Cleghorn, W. W.	Wellesley	10	500	125 00
Clemow, Henrietta A.	Ottawa	20	1,000	250 00
Connor, F. E., M.D.	Shelbrook, Sask	2	100	25 00
Conway, Mrs. H. B.	Toronto	10	5,000	125 00
Corey, Bloss P.	Petrolea	100	5,000	1,250 00
Cox, Mrs. Annie L.	Toronto	3	150	37 50
Cressman, Noah	New Hamburg	10	500	125 00
Curtis, Frank	Toronto	10	500	125 00
Carolan, James	"	5	250	62 50
Crittenden, Leslie	Imperial, Sask	20	1,000	250 00
Campbell, W. C.	Toronto	20	1,000	250 00
Carelton, E. M.	"	40	2,000	500 00
Davis, Miss M. N	Philadelphia	80	4,000	1000 00

**See Note on page B 27.

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1912.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Davis, Albert J.	Port Perry	5	250	62 50
Davis, Ammon	Toronto	100	5,000	1,250 00
Deitch, J. E.	"	26	1,300	325 00
Dufton & Sons	Stratford	5	250	62 50
Durham, Ann A	Toronto	100	5,000	1,250 00
Durham, James R., M.D.	Warren, Pa.	40	2,000	500 00
Durham, J. H. C.	Toronto	400	20,000	5,000 00
Durham, Eliza	Warren, Pa.	2	100	25 00
Dingman, W. S.	Stratford	40	2,000	500 00
Doyle, Jas. C.	Toronto	20	1,000	250 00
Davidson, Jessie	"	10	500	125 00
Edmonds, Charles E.	"	10	500	125 00
Elliott, David	"	5	250	62 50
Elliott, E. Hope	Brantford	20	1,000	250 00
Elliott, Rev. George	Tyreonnell	5	250	62 50
Field, J. M.	Goderich	5	250	62 50
Ford, T. S.	Mitchell	5	250	62 50
Forster, A. I.	Toronto	10	500	125 00
Foster, Geo. E., M.P	"	10	500	125 00
Foster, Thomas	"	50	2,500	625 00
Fraser, D. B., M.D.	Stratford	10	500	125 00
Froude, Geo. A.	Toronto	4	200	50 00
Froude, Mrs. Jennie	"	4	200	50 00
Fuller, Anna E.	Windsor	20	1,000	250 00
Garvin, John W.	Toronto	10	500	125 00
Ghent, Chas. A.	Havelock	10	500	125 00
Gibson, Ralph E.	Toronto	50	2,500	625 00
Gray, Gertrude A.	"	3	150	37 50
Greene, Mrs. E.	"	35	1,750	437 50
Green, R. H.	"	5	250	62 50
Greenizen, Isaac	Petrolea	5	250	62 50
Greenwood, W. J.	Whitby	5	250	62 50
Gearing, T. V.	Toronto	10	500	125 00
Guest, G. H.	"	2	100	25 00
Godbold, Isabella	"	2	100	25 00
Gordon, Geo. A.	"	5	250	62 50
Harrington, Fred.	"	15	750	187 50
Hastie, Robert	Toronto	50	2,500	625 00
Heck, Benjamin	"	55	2,750	687 50
Hees, Geo. H.	"	100	5,000	1,250 00
Henderson, Rev. M.A	Sintaluta, Sask.	30	1,500	375 00
Herriman, W. C., M.D.	Orillia	10	500	125 00
Hicks, Mrs. Catharine	Toronto	35	1,750	437 50
Hicks, Miss K.	"	5	250	62 50
Hillock, Frank	Toronto	10	500	125 00
Hogg, David	Perth	20	1,000	250 00
Holmes, T. K., M.D.	Chatham	50	2,500	625 00
Hudson, A. T.	Carleton Place	2	100	25 00
Hodge, Mrs. Agnes	London	10	500	125 00
Hackett, Annie	Toronto	10	500	125 00
Haight, Horace	"	16	800	200 00
Harcourt, E. H., Litho. Co. Ltd.	"	20	1,000	250 00
Hughes, S. N.	"	10	500	125 00
Hill, David	Richmond Hill	20	1,000	250 00
Harniman, A. L.	Toronto	4	200	50 00
Hay, J.	"	8	400	100 00
Hall, W. Geo.	"	20	1,000	250 00
Ireland, J. T.	Harriston	5	250	62 50
Irwin, Wm.	Stratford	30	1,500	375 00
Irwin, Wm.	Peterboro'	13	650	162 50
Ireland, G. A.	Trenton	10	500	125 00
Innes, Wm.	Richmond Hill	4	200	50 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1912.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			$	$ c.
Jaeger, W.	Muskegon, Mich.	8	400	100 00
Jewell, Madeline	Toronto	8	400	100 00
Joynt, John	Lucknow	5	250	62 50
Johnston, A. J.	Toronto	4	200	50 00
Johnston, Isabella	"	12	600	150 00
Kearns, Jas. F.	Kinistino, Sask.	4	200	50 00
Kenny, Randal	Sarnia	5	250	62 50
Kinnear, Thomas	Toronto	50	2,500	625 00
Krug, F.	Tavistock	5	250	62 50
Keenan, Wm.	Toronto	10	500	125 00
Ketcheson, H. F.	Belleville	20	1,000	250 00
King, Dr. E. E.	Toronto	20	1,000	250 00
Lamoreaux, J. W.	Hamilton	3	150	37 50
Liebner, E.	St. Thomas	5	250	62 50
Lovering, H. L.	Coldwater	50	2,500	625 00
Luke, J. & Sons	Tillsonburg	10	500	125 00
Lee, J.	Toronto	10	500	125 00
Legge, E. M.	Temperanceville	2	100	25 00
Legge, Wm. H.	Jefferson	100	5,000	1,250 00
Maas, Albert	Toronto	30	1,500	375 00
MacNamara, C. C.	"	5	250	62 50
Madill, Benjamin	Beaverton	10	500	125 00
Magee, Harold W.	Toronto	12	600	150 00
Marshall, George	"	10	500	125 00
Massey, A. W.	Essex	10	500	125 00
Matheson, G. V.	Sarnia	5	250	62 50
Meiklejohn, J.	Harriston	5	250	62 50
Mellow, S. J., M.D.	Port Perry	10	500	125 00
Merner, Absolom	Alliston	10	500	125 00
Mitchell, W. G.	Toronto	156	7,800	1,950 00
Mitchell & Ryerson	"	174	8,700	2,175 00
Moorehouse, W. H., M.D.	London	10	500	125 00
Morrill, Robert	Harriston	4	200	50 00
Mulloy, N., M.D.	Preston	20	1,000	250 00
Munro, Rev. Gus.	Arva	10	500	125 00
Munro, Grace J.	Alexandria	5	250	62 50
Munro, Hugh	"	20	1,000	250 00
Munroe, Dr. A.	Saskatoon, Sask.	10	500	125 00
Munroe, M. J.	Edmonton, Alta	10	500	125 00
Munroe, Wm.	"	20	1,000	250 00
Matthews, A.	Toronto	2	100	25 00
Mansell, Wm.	"	10	500	125 00
Mann, F. J.	"	4	200	50 00
Maxwell, H.	"	12	600	150 00
Musson, E. J.	Weston	5	250	62 50
MacDonald, A. G. F.	Alexandria	5	250	62 50
McPhee, Mrs. Agnes	Toronto	10	500	125 00
McCaw, W. H.	Port Perry	5	250	62 50
McCormack, R. L.	Toronto	50	2,500	625 00
McCuaig Malcolm	Vankleek Hill	10	500	125 00
McDonald, John	Carleton Place	10	500	125 00
McDonald, P. A.	Penetang	10	500	125 00
McDonell, George, Estate	Cornwall	20	1,000	250 00
McLennan, K., M.D.	Alexandria	20	1,000	250 00
McLennan, R. R., Estate	Cornwall	50	2,500	625 00
McLeod, K. D.	Dalkeith	10	500	125 00
McMaster, Mrs. M.	Alexandria	5	250	62 50
McMillan, Hon. D.	"	20	1,000	250 00
McMurchie, J.	Harriston	5	250	62 50
McCarthy, Mrs. H.	Ottawa	5	250	62 50
McMillan, Amy Ann	Alexandria	80	4,000	1,000 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1912—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
McClelland, J. H.	Brampton	2	100	25 00
McIntosh, O. J.	Stratford	5	250	62 50
McLachlan, D. A.	"	2	100	25 00
McClure, R. H.	Toronto	50	2,500	625 00
McCoslin, Minnie	"	45	2,250	562 50
McArthur, J. C.	Rockside	10	500	125 00
Nairn, Chas. A.	Goderich	10	500	125 00
Nelson, Robert	Toronto	5	250	62 50
Nicholson, Geo.	"	20	1,000	250 00
Neale, C. W. Ross	"	5	250	62 50
Ochs, A., M.D.	Hespeler	5	250	62 50
Odell, C. H., Estate	Ottawa	10	500	125 00
Ostrum, J. B.	Alexandria	20	1,000	250 00
Patterson, John	Toronto	120	6,000	1,500 00
Peine, Lewis	New Hamburg	6	300	75 00
Plews, W. S.	Toronto	40	2,000	500 00
Potter, Charles	Watford	10	500	125 00
Purvis, Jas. M.	Toronto	20	1,000	250 00
Prendergast, Wm.	"	50	2,500	625 00
Price, James	Toronto	10	500	125 00
Purdy, W. T.	Kinistino	5	250	62 50
Pyke, Geo. J.	Toronto	5	250	62 50
Power, William	"	5	250	62 50
Purdy, A. S.	"	10	500	125 00
Piper, Walter	"	4	200	50 00
Pedler, Susan R.	"	24	1,200	300 00
Pennell, Margaret	"	2	100	25 00
Pickering, Mrs. M	Burlington	20	1,000	250 00
Ratz, A. E.	Tavistock	10	500	125 00
Reid, George	Toronto	1	50	12 50
Reiner, J. G.	Wellesley	20	1,000	250 00
Rider, H. A.	Toronto	20	1,000	250 00
Robinson, O. E.	Ingersoll	20	1,000	250 00
Rutherford, S. J.	Toronto	10	500	125 00
Ryan, G. B.	Guelph	10	500	125 00
Ryerson, G. C.	Toronto	30	1,500	375 00
Ryerson, G. S., Col., M.D.	"	120	6,000	1,500 00
Robertson, Thos.	"	140	7,000	1,750 00
Robertson, E. A.	Stratford	4	200	50 00
Row, Fred.	Toronto	2	100	25 00
Row, Mary A.	"	4	200	50 00
Ryerson, Mary A.	"	80	4,000	1,000 00
Sangster, J. H., Estate	Port Perry	5	250	62 50
Schaefer, H. M.	Milverton	5	250	62 50
Schell, J. T.	Alexandria	10	500	125 00
Scott, Jas., Estate	Toronto	50	2,500	625 00
Scott, J. W.	Listowel	100	5,000	1,250 00
Sherwood, Col. A. P.	Ottawa	10	500	125 00
Smillie, John W.	Maxville	5	250	62 50
Smith, A. Dalton	Mitchell	20	1,000	250 00
Smith, John	Tillsonburg	25	1,250	312 50
Snugs, A.	Long Beach, Cal.	5	250	62 50
Stevens, N. H.	Chatham	25	1,250	312 50
Shannon, Agnes M.	Toronto	10	500	125 00
Sterling Realty Corporation Ltd.	"	42	2,100	525 00
Sutherland, R. W.	"	2	100	25 00
Stevenson, M. M.	"	10	500	125 00
Stewart, C. G.	Whiterose	16	800	200 00
Stewart, M. E.	"	20	1,000	250 00
Turner, E. W.	Toronto	10	500	125 00
Twining, Mrs. Ada L.	London, Eng.	5	250	62 50
Thompson, W. J.	Toronto	10	500	125 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1912.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			$	$ c.
Turnbull Elevator Mfg. Co.	Toronto	8	400	100 00
Traill, Florence E.	"	20	1,000	250 00
Terry, W. B.	"	13	650	162 50
Taylor, A. G.	"	4	200	50 00
Unser, William	"	12	600	150 00
Van der Voort, M.P.	"	30	1,500	375 00
Van der Voort, M.P. (in trust)	"	60	3,000	750 00
Vogan, S. W.	Walkerton	5	250	62 50
Villiers, R. J.	Toronto	8	400	100 00
Vaisey, E.	"	20	1,000	250 00
Walker, Albert J.	"	12	600	150 00
Walker, E. C.	"	10	500	125 00
Ward, T. S., Estate	Lindsay	2	100	25 00
Warden, Gilbert T.	Toronto	20	1,000	250 00
Wason, David	Alexandria	40	2,000	500 00
Way, Bidwell	Hamilton	10	500	125 00
Wilkinson, A. W., Estate	Barrie	10	500	125 00
Wilkinson, W. B., Estate	Toronto	4	200	50 00
Wilson, T. A.	Toronto	10	500	125 00
Witton, J. G.	Hamilton	5	250	62 50
Wood, R. A., Estate	Toronto	50	2,500	625 00
Wythe, Fred P.	"	120	6,000	1,500 00
Walker, Harriet	"	10	500	125 00
Walker, Raymond	"	5	250	62 50
Wythe, Ida L.	"	30	1,500	375 00
Whaley, J. M.	North Toronto	10	500	125 00
Wilcox, T. J.	Sault Ste. Marie	40	2,000	500 00
Walker, R. E.	Toronto	40	2,000	500 00
Wickett, Jas. A.	"	30	1,500	375 00
Ward, James, Estate	Stratford	2	100	25 00
Walker, Mrs. I. F.	Toronto	60	3,000	750 00
Weston, Mrs. M. C.	"	5	250	62 50
Wickett, Grace M.	"	20	1,000	250 00
Williams, E.	"	40	2,000	500 00
Wright, A. R.	"	8	400	100 00
Zinkann, E.	Berlin	5	250	62 50
Zinkann, J. N.	"	10	500	125 00
Totals		6,000	$300,000	$75,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

Commenced business 1st July, 1871.

Directors:

Names and Addresses of the Directors and Officers for the year 1913.

Col. John D. Chipman ..... Toronto, Ont.
Joseph Walmsley ..... Toronto, Ont.
William Walmsley ..... Toronto, Ont.
Hugh Blain ..... Toronto, Ont.
J. G. Scott, K.C. ..... Toronto, Ont.

Officers:

Col. John D. Chipman, President ..... Toronto, Ont.
Joseph Walmsley, Vice-President ..... Toronto, Ont.
Joseph Walmsley, Secretary ..... Toronto, Ont.

Auditors:

A. C. Neff, F.C.A. ..... Toronto, Ont.
J. E. Hounsom ..... Toronto, Ont.

Authorized Capital, $250,000; Subscribed Capital, $100,000; Paid-up, $100,000; Securities deposited in Treasury of Ontario, $26,000 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Value of real estate held by the Company being the head office of the Company, 32 Church Street, Toronto		$70,299 81
Mortgages		27,800 00
Shares in Bell Telephone Company of Canada		40,120 00
Loans secured by municipal debentures, bank and other stock		111,267 50
Loan Company's debenture (Government deposit)		10,000 00
Municipal debentures (Government deposit)		15,351 10
Municipal debentures		11,822 76
Cash on hand, head office	$4,636 66	
Cash on deposit in Dominion Bank, Head Office, Toronto	8,970 66	
Cash on deposit, Imperial Bank, Toronto	14,914 90	
		28,522 22
Agents' balances		6,465 80
Interest accrued and unpaid		1,190 93
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1912		16,768 58
Goad's plans (not extended)	$1,701 34	
Due from other Companies for re-insurance on losses		96 85
Suspense account		92 81
Total assets		$339,798 36

Liabilities.

Amount of losses unadjusted		$240 91
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912		84,210 84
Total liabilities, except capital stock		$84,451 75
Capital stock paid up in cash		$100,000 00

Cash Receipts.

Cash balance at 31st December, 1911 (not extended), $18,406.26.		
Gross premium received in cash		$109,352 20
Received for interest		16,249 69
Rents		6,747 20
Commission		6,072 12
Re-insurance on losses		7,543 36
Re-insurance cancelled		2,130 30
Rebate		262 50
Re-insurance adjusting expenses		135 05
Salvage		704 07
Miscellaneous		4 90
Investment account (not extended)	$360,750 64	
Total		$149,201 39

Expenditure.

Expenses of management:		
Paid for commission		$22,058 68
" salaries, directors' and auditors'		7,960 00
" rent and taxes		1,694 84
" clerical work, etc.		158 56
" statutory assessment and license fee		214 11
" stationery, printing and advertising		1,038 01
" travelling expenses		21 96
" postage, telegrams and express		333 37
" investigation and adjustment of claims		2,114 09
" revision of Goad's plans, etc.		50
Total expenses of management		$35,594 12
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1912 ...	$891 23	
Amount paid for losses which occurred during 1912	29,390 99	
		30,282 22
" " re-insurance premiums		28,843 46
" " rebates		10,264 49
" of dividends paid during year to shareholders		110,000 00
" special vote to Thomas Walmsley (honorarium as Vice-President)		1,000 00
" expenses head office building		1,845 98
" invested (not extended)	$282,005 80	
Total expenditure		$217,830 27

Currency of Fire Insurance Contracts.

Gross amount in force 31st December, 1912.	One year or less.	Three years.	Total.
	$	$	$
Amount covered by policies in force 31st Dec., 1912	6,681,993	11,764,487	18,446,480
Re-insurance.			
Of the foregoing risks there were re-insured.....	2,198,634	1,477,688	3,676,322
Net risks in force 31st December, 1912.....	4,483,359	10,286,799	14,770,158

Movement in Fire Insurance Contracts.

Fire Risks.	Number.	Amount.
		$
Policies in force 31st December, 1911.....	13,196	16,432,759
Taken during the year 1912 new and renewed.....	8,500	13,554,890
Totals.....	21.696	29,987,649
Deduct expired and cancelled during 1912.....	7,296	11,541,169
*In force at 31st December, 1912.....	14,400	18,446,480

List of Shareholders at 31st December, 1912.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
			$	$
Badenach Estate, Edgar A	Toronto	20	1,000	1,000
Blain, Hugh.....	"	20	1,000	1,000
Chipman, J. D., in trust.....	"	20	1,000	1,000
Copp, W. W., estate of.....	"	10	500	500
Elliott, Catherine A., executrix....	"	30	1,500	1,500
English, Walter A.....	Los Angeles, Cal.....	41	2,050	2,050
Maclennan, James	Toronto	100	5,000	5,000
Maclennan, Mrs. Mary L	"	40	2,000	2,000
Roaf, Harriet E	"	30	1,500	1,500
Rice, O. F., manager in trust	"	1,205	60,250	60,250
Scott, J. G.	"	24	1,200	1,200
Strathy, G. B.....	"	20	1,000	1,000
Scott & Walmsley, Ltd., ...	"	400	20,000	20,000
Walmsley, Wm.....	"	20	1,000	1,000
Walmsley, Joseph.....	"	20	1,000	1,000
Totals	.....	2,000	100,000	100,000

*In Ontario, amount, $18,378,973.00.

RECAPITULATION

OF

Assets, Liabilities, Receipts and Expenditure of Joint Stock Fire Insurance Companies.

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Real Estate.	Bonds, mortgages and other investments.	Loans on stocks and debentures.	Unearned part 50% of premiums paid for re-insurance of risks in force at 31st Dec., 1912.	Interest accrued.	Due from other persons and companies.	Cash.	Agents' balance.	Re-insurance on losses.	All other assets.	Total assets, except unpaid calls on Capital Stock.	Calls and premiums on capital stock unpaid (not extended).	Goad's plans, office furniture, etc. (not extended).	Subscribed capital stock uncalled, less paid in advance of calls.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Crown	.....	104,429 96	.....	.....	1,380 18	.....	22,526 66	7,199 43	.....	.....	135,536 23	.....	3,993 30	750,000 00
British Dom. General	.....	50,161 00	.....	144,50	.....	469 89	1,042 42	1,811 81	.....	.....	53,629 62	.....	.....	500,000 00
Crown	.....	10,000 00	.....	3,504 66	100 00	907 02	(a)37,038 71	5,044 30	.....	.....	56,594 69	.....	.....	270,000 00
Imperial	.....	46,435 48	.....	71 69	709 10	.....	5,671 14	19,649 93	201 99	.....	72,739 33	.....	.....	270,000 90
Merchants'	43,000 00	109,466 54	.....	1,179 56	664 56	....	21,929 09	4,153 88	.....	.....	183,393 63	.....	.....	225,000 00
Queen City	70,299 81	105,093 86	111,267 50	16,768 58	1,190 93	.....	28,522 22	6,465 80	96 85	92 81	339,798 36	.....	1,701 34	.....
Totals	113,299 81	425,586 84	111,267 50	21,668 99	4,044 77	1,376 91	119,730 24	44,325 15	298 84	92 81	841,691 86	.....	5,694 61	2,015,000 00

Government deposits are as follows:—British Crown, $60,476 68; British Dominions, $50,380 83; Crown, $35,000; Imperial, $32,988,40; Merchants', $100,000.00; Queen City, $26,000.

(a) Includes deposit receipts $25,000 deposited with Government of Ontario.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Unpaid losses.	Unearned premiums.	Re-Insurance.	Salaries and fees.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Number of policies in force.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
British Crown	601 72	37,219 14	.....	.....	.....	37,820 86	500,000 00	2,980	5,221,281 03
British Dominions General	.....	4,861 27	.....	.....	.....	4,861 27	1,200,010 00	321	822,669 33
Crown	7,273 94	40,168 42	4,870 75	.....	87 50	52,400 61	30,000 00	6,485	5,023,399 02
Imperial	3,812 56	36,065 29	.....	75 00	1,965 98	41,918 83	30,000 00	6,059	6,674,910 00
Merchants'	.....	107,659 96	.....	.....	.....	107,659 96	75,000 00	26,872	25,579,176 00
Queen City	240,91	84,210 84	.....	.....	.....	84,451 75	100,000 00	14,400	14,770,158 00
Totals	11,929 13	310,184 92	4,870 75	75 00	2,053 48	329,113 28	1,935,010 00	57,117	58,091,593 38

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Crown	88,825 92	3,561 80	.....	.....	.....	.....	.....	(a)33,887 66	126,275 38	8,769 23
British Dominions General	7,287 12	1,753 20	.....	.....	.....	155,60	.....	266 20	9,462 12	.....
Crown	99,828 63	1,331 97	.....	17,502 57	.....	1,653 73	2,590 08	4,834 10	127,741 08	.....
Imperial	54,698 33	2,656 34	.....	927 19	.....	.....	.....	.....	58,281 86	10,340 09
Merchants'	142,283 25	3,627 55	3,482 25	124 67	220 69	447 98	.....	38 55	150,224 94	.....
Queen City	109,352 20	16,249 69	6,747 20	7,543 36	.....	6,072 12	2,527 85	708 97	149,201 39	360,750 64
Totals	502,275 45	29,180 55	10,229 45	26,097 79	220 69	8,329 43	5,117 93	39,735 48	621,186 77	379,859 96

(*a*) Advance from Home Office.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Expenses of Management.							Losses.	Re-insurance premiums.	Rebate.	Dividends.	Expenses on building.	Goad's plans and office furniture.	All other expenses.	Total.	Invested (not extended).
	Commission.	Salaries, Directors' and Auditors' fees.	Rent and Taxes.	Law costs.	Ontario Statutory assessment and fees.	All other expenses.	Total expenses of management.									
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
British Crown	15,805 89	7,186,78	1,157 69	92 00	74 79	8,155 18	32,472 33	28,721 73	.....	14,875 44	.....	.....	2,790 21	(a) 5,642 17	81,502 18	38,830 68
British Dominions General	1,144 57	.....	130 00	.....	50 00	253 86	1,578 43	.....	68 00	1,000 88	.....	.....	.....	(b) 5,772 39	8,419 70	.....
Crown	19,275 34	8,590 03	2,418 57	1,545 54	155 53	3,478 75	35,463 76	67,797 12	9,001 99	19,575 69	.....	.....	.....	.....	131,838 56	.....
Imperial	15,764 90	982 52	122 72	.....	125 41	913 12	17,908 67	36,616 54	.....	16,866 12	.....	.....	.....	.....	71,391 62	.....
Merchants'	28,503 49	9,926 41	2,800 12	150 00	274 54	10,380 95	52,035 51	42,265 39	2,111 75	15,042 04	7,500 00	.....	.....	.....	118,957 69	32,000 00
Queen City	22,058 68	7,960 00	1,694 84	.....	214 11	3,666 49	35,594 12	30,282 22	28,843 46	10,264 49	110,000 00	1,845 98	.....	1,000 00	217,830 27	282,005 80
Totals	102,552 87	34,645 74	8,323 94	1,787 54	894 38	26,848 35	175,052 82	205,683 00	40,028 20	77,624 96	117,500 00	1,845 98	2,790 21	12,414 86	632,940 03	352,836 48

(*a*) Repayment to Home Office.

(*b*) Includes repayment to Home Office $5,511.22.

Cash-Mutual Fire Companies.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital, (B) those having a joint stock capital.

A.

The Economical Mutual Fire Insurance Company.
The Gore District Mutual Fire Insurance Company.
The Perth Mutual Fire Insurance Company.
The Waterloo Mutual Fire Insurance Company.

B.

The Fire Insurance Exchange Corporation, Mutual and Stock.
Hamilton Fire Insurance Company, Cash Mutual and Stock.
Hand-in-Hand Insurance Company, Mutual and Stock.
The Independent Fire Insurance Company, Cash Mutual and Stock.
The Metropolitan Fire Insurance Company, Cash Mutual and Stock.
The Millers' and Manufacturers' Insurance Company, Cash Mutual and Stock.
The Monarch Fire Insurance Company, Cash Mutual and Stock.
The Wellington Mutual Fire Insurance Company.
The York Fire Insurance Company, Cash Mutual and Stock.

A.—Cash-Mutual Fire Insurance Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John Fennell ..... Berlin, Ont.
Geo. C. H. Lang ..... Berlin, Ont.
W. H. Schmalz ..... Preston, Ont.
L. J. Breithaupt ..... Berlin, Ont.
W. H. Bowlby ..... Berlin, Ont.
H. L. Janzen ..... Berlin, Ont.
P. S. Lautenschlager ..... Berlin, Ont.
Geo. Rumpel ..... Berlin, Ont.

Officers:

John Fennell, President ..... Berlin, Ont.
George C. H. Lang, Vice-President ..... Berlin, Ont.
W. H. Schmalz, Manager and Treasurer ..... Berlin, Ont.

Auditors:

J. M. Scully, F.C.A. ..... Berlin, Ont.
J. A. Law ..... Berlin, Ont.

Unassessed premium note capital, $214,157.68; Securities deposited at Provincial Treasury, $50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$35,522 20
Amount of mortgages on real estate		140,710 00
Amount of debentures ($49,095.48, Ontario Government deposit)		212,414 74
Cash on hand at Head Office	$438 93	
Cash on deposit in Canadian Bank of Commerce, Berlin, Ont. (Deposit receipt, Ontario Government deposit)	904 52	
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, Ont., current account	4,372 90	
Cash on deposit in Canadian Bank of Commerce, Berlin Ont., savings account	5,485 44	
Cash on deposit in Bank of Hamilton, Berlin, Ont., savings account	1,667 20	

Cash on deposit in Bank of Toronto, Berlin, Ont., savings account	1,700 98	
Cash on deposit in Bank of Nova Scotia, Berlin, Ont., savings	515 84	
Cash on deposit in Union Bank of Canada, savings	207 58	
		15,293 39
Amount unpaid of agents' balances		6,648 50
Amountt of short date notes, or due bills, less than year overdue		55 93
Amount of premium notes in force after deducting all payments thereon and assessments levied		214,157 68
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1912		11,965 70
Accrued interest		6,265 71
Accrued rent		125 00
Office furniture and Goad's plans (not extended)	$5,000 00	
Amount due for re-insurance on losses		1,814 27
Total assets		$644,973 12

Liabilities.

Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	84,852 76
Amount of losses supposed or reported	1,903 41
Total liabilities	$86,756 17

Receipts.

Cash balance at 31st December, 1911 (not extended)	$45,316 99	
Cash received as fixed payments of 1912		$72,005 86
" additional premiums		1,331 60
" premiums on cash system		109,055 37
" interest, including rent		17,874 33
" transfer fees		258 47
" re-insurance claims		11,497 59
" bills receivable		41 45
" investments (not extended)	$23,858 67	
Total receipts		$212,064 67

Expenditure.

Expenses of Management:	
Amount paid for investigation and adjustment of claims and travelling expenses	$1,813 78
Amount paid for commission to agents	27,216 95
" statutory assessment and license fee	262 96
" printing, stationery and advertising	2,590 14
" salaries, directors' and auditors' fees	15,628 52
" postage, telephone, telegrams, express and exchange	1,476 87
" fuel, light	352 76
" taxes (municipal and government)	830 68
" law costs	8 00

Amount paid for caretaker		216 00
" Bradstreets		50 00
Total expenses of management		$50,446 66
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1912	$2,800 91	
" " " during 1912	87,640 38	
		90,441 29
" re-insurance		22,125 13
" rebate, abatement, and returned premiums		11,783 55
" real estate		8,622 20
" Goad's plans		7 00
" repairs, laundry, etc.		1,425 64
" miscellaneous		1,655 20
" investments (not extended), $79,440.27.		
Total expenditure		$186,506 67

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	.....	$5,335,043 00	$5,335,043 00
Cash	$4,510,341 00	14,976,683 00	19,487,024 00
Totals	$4,510,341 00	$20,311,726 00	$24,822,067 00
Re-insurance.			
Cash	$1,489,425 00	$883,722 00	$2,373,147 00
Net risks carried by Company, 31st December, 1912	$3,020,916 00	$19,428,004 00	$22,448,920 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	3,240	$5,308,646 00
Policies new and renewed during 1912	1,259	2,113,046 00
Gross number during 1912	4,499	$7,421,692 00
Less expired and cancelled in 1912	1,317	2,086,649 00
Net risks in force on mutual ststem, 31st December, 1912	3,182	$5,335,043 00

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1911	16,396	$18,519,206 00
Policies new and renewed during 1912	7,319	9,142,243 00
Gross number during 1912	23,715	$27,661,449 00
Less expired and cancelled in 1912	7,117	8,174,425 00
Net risks in force on cash system, 31st December, 1912	16,598	$19,487,024 00

BUSINESS TRANSACTED

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$342,018 06
Amount of all premium notes, after deducting all payments thereon and assessments levied	214,157 68
Amount of premium notes received during the year 1912	138,726 81

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Hugh Cant ..... Galt, Ont.
Hugh McCulloch ..... Galt, Ont.
R. S. Strong ..... Galt, Ont.
A. E. Watson ..... Ayr, Ont.
Robert Scott ..... Galt, Ont.
Lincoln Goldie ..... Guelph, Ont
C. H. R. Warnock ..... Galt, Ont.
W. K. McNaught ..... Toronto, Ont.
J. N. MacKendrick ..... Galt, Ont.

Officers:

Hugh Cant, President ..... Galt, Ont.
Robert Scott, Vice-President ..... Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer ..... Galt, Ont.

Auditors:

John Perry ..... Galt, Ont.
Wm. Philip ..... Galt, Ont.

Unassessed premium note capital, $245,239.00.

Securities deposited in Treasury of Ontario, par value, $50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$ 22,500 00
Loans secured by mortgages		82,416 66
Debentures ($50,000 deposited with Ontario Government)		406,382 47
Actual cash on hand at Head Office	$2,174 94	
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:		
Royal Bank, agency at Toronto (savings account)	5,000 00	
Bank or Toronto agency at Galt (savings account)	5,000 00	
Merchants' Bank, agency at Galt (current account)	10,842 93	
Merchants' Bank, agency at Galt (savings account)	10,000 00	
Bank of Commerce, agency at Galt (savings account)	5,000 00	
Imperial Bank, agency at Galt (savings account)	5,000 00	
		$ 43,017 87

Cash in agents' hands		$ 964 11
Amount of premium notes in force, after deducting all payments thereon and assessments levied		245,239 00
Amount of interest accrued		7,952 12
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1912		4,776 05
Amount of re-insurance due on losses		3,409 40
Office furniture, etc. Written off.	$4,585 00	
Total assets		$816,657 68

Liabilities.

Amount of supposed or reported loss	$ 4,149 51
Amount of unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	82,299 16
Total liabilities	$ 86,448 67

Receipts.

Cash balance at 31st December, 1911 (not extended)	$32,768 02	
Cash received as fixed payments of 1912		$ 78,912 21
" fixed payments for years prior to 1912		1,674 00
" premiums on cash system		94,443 14
" agents' balances of 1911, received in 1912		2,907 33
" interest		20,263 40
" rents		562 31
" re-insurance claims		10,783 64
" transfer fees		303 30
" from mortgage and debenture investments (not extended)	$12,048 12	
Total receipts		$209,849 33

Expenditure.

Expenses of management:

Amount paid for commission and bonus to agents	$ 27,955 75
" fuel and light	222 93
" license fee and statutory assessment	252 07
" printing, stationery and advertising	1,671 36
" taxes (Government and Municipal)	1,307 28
" salaries, directors' and auditors' fees	13,196 00
" travelling expenses	773 62
" postage, telephone, telegrams and express	1,087 61
" investigation of claims	636 98
" caretaker	208 00
" incidentials	2,106 49
Expenses of management	$ 49,418 09

Miscellaneous payments:		
Cash paid for losses which occurred during 1912		$65,127 15
" " " prior to 1912		3,014 25
" re-insurance premiums		17,783 95
" rebate, abatement and returned premiums		5,296 07
" refund to members		15,579 98
" subscription to building fund, Galt Y.M.C.A.		3,000 00
" office furniture		45 85
" agents' bonus of 1911, paid in 1912		3,117 15
" miscellaneous		964 11
" purchase of securities (not extended)	$48,301 00	
Total expenditure		$163,346 60

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	.....	$5,790,820 67	$5,790,820 67
Cash	$3,521,548 52	14,894,380 53	18,415,929 05
Totals	$3,521,548 52	$20,685,201 20	$24,206,749 72
Re-insurance.			
Cash system	$283,173 95	1,416,224 15	$1,699,398 10
Net risks carried by Company 31st December, 1912	$3,238,374 57	$19,268,977 05	$22,507,351 62

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1911	3,188	$5,680,675 67
Policies new and renewed during 1912	1,206	2,270,830 67
Gross number during 1912	4,394	$7,951,506 34
Less expired and cancelled in 1912	1,211	2,160,685 67
Net risks in force on mutual system, 31st December, 1912	3,183	$5,790,820 67

Cash System.	Number.	Amount.
Policies in force, 31st December, 1911	11,489	$17,056,960 29
Policies new and renewed during 1912	5,311	8,348,180 08
Gross number during 1912	16,800	$25,405,140 37
Less expired and cancelled in 1912	4,799	6,989,211 32
Net risk in force, on cash system, 31st December, 1912	12,001	$18,415,929 05

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$395,198 00
Amount of premium notes, after deducting all payments thereon and assessments levied	245,239 00
Amount of premium notes received during the year 1912	155,561 00
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Paid up to 31st Dcember, 1912	31,112 20

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Davidson	Stratford, Ont.
G. G. McPherson	Stratford, Ont.
Geo. Hamilton	Stratford, Ont.
John Brown	Stratford, Ont.
Charles Packert	Stratford, Ont.
G. H. McIntyre	St. Mary's, Ont.
Thomas Trow	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew Kuhry	Stratford, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
G. G. McPherson, Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Auditors:

James Bennoch	Stratford, Ont.
Wm. Irwin	Stratford, Ont.

Deposited in the Treasury of Ontario	$50,000 00
Unassessed premium note capital	176,969 35

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$10,840 62
Cash value of mortgages		195,062 00
Value of debentures ($50,000 Ontario Government deposit)		180,881 10
Cash at Head Office	$942 90	
Cash in Royal Bank, Stratford	3,068 00	
Cash in Canadian Bank of Commerce, Stratford	965 16	
Cash in Merchants' Bank, Stratford	3,508 67	
Cash in British Mortgage Loan Company	10,000 00	
		18,484 73
Cash in agents' hands acknowledged by them to be due, and considered good		6,629 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied		176,969 35
Amount of re-insurance on losses		1,163 91
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1912		5,377 73
Total assets		$595,409 09

Liabilities.

Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1912	$69,056 50
Amount of losses supposed or reported	4,424 70
Amount of balances at credit of agents	91 91
Total liabilities	$73,573 11

Receipts.

Cash balance at 31st December, 1911 (not extended)	$19,347 62	
Cash received as fixed payments due in 1912		$58,598 76
" for premiums on cash system		79,906 00
" for interest		18,308 41
" for re-insurance on account of losses		7,651 13
" extra premiums		690 30
" bills receivable		105 00
" accrued interest		211 90
" from investments (not extended)	$88,411 92	
Total receipts		$165,471 50

Expenditure.

Expenses of management:		
Cash paid for commission to agents		$24,636 65
" law costs		97 26
" statutory assessment and license		277 88
" investigation and adjustment of claims		1,250 83
" taxes (Government and municipal)		556 30
" salaries, directors' and auditors' fees		13,211 80
" printing, stationery and advertising		1,433 63
" travelling expenses		405 30
" postage, telephone, telegrams and express		1,122 49
" fuel and light		169 41
" exchange		89 82
" caretaker		149 25
" mercantile agency		50 00
" water rates		11 90
" commission on loans		315 00
" building repairs		90 55
" insurance		54 00
" premium on bonds		47 10
" other expenses		294 30
Total expenses of management		$44,263 47
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1912	$3,179 73	
" " " in 1912	57,422 23	
		60,601 96
" re-insurance		15,085 07
" rebates		6,603 82
" maps, plans, and office furniture		173 60
" miscellaneous		1,642 08
" investments (not extended)	$126,376 31	
Total expenditure		$128,370 00

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	.....	$10,273,127 00	$10,273,127 00
Cash	$3,418,815 00	12,072,991 00	15,491,806 00
Totals	$3,418,815 00	$22,346,118 00	$25,764,933 00
Re-insurance.			
Mutual	.....	$1,294,403 00	$1,294,403 00
Cash	$409,905 00	1,019,425 00	1,429,330 00
Total	$409,905 00	$2,313,828 00	$2,723,733 00
Net risks carried by Company, 31st December, 1912	$3,008,910 00	$20,032,290 00	$23,041,200 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	5,376	$10,030,683 00
Policies new and renewed during 1912	2,053	4,128,632 00
Gross number during 1912	7,429	$14,159,315 00
Less expired and cancelled in 1912	2,077	3,886,188 00
Net risks in force on mutual system, 31st December, 1912	5,352	$10,273,127 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	13,218	$15,290,966 00
Policies new and renewed during 1912	6,942	8,258,390 00
Gross number during 1912	20,160	$23,549,356 00
Less expired and cancelled in 1912	7,007	8,057,550 00
Net risks in force on cash system, 31st December, 1912	13,153	$15,491,806 00

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$282,539 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	176,969 35
Amount of premium notes received during the year 1912	115,230 44
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	23,067 92

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th May, 1863.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Snider ..... Waterloo, Ont.
Geo. Diebel ..... Waterloo, Ont.
James Livingston ..... Baden, Ont.
Allan Bowman ..... Preston, Ont.
J. H. Webb ..... Waterloo, Ont.
Frank Haight ..... Waterloo, Ont.
J. L. Wideman ..... St. Jacob's, Ont.
Thomas Gowdy ..... Guelph, Ont.
P. E. Shantz ..... Preston, Ont.

Officers:

William Snider, President ..... Waterloo, Ont.
George Diebel, Vice-President ..... Waterloo, Ont.
Frank Haight, Manager ..... Waterloo, Ont.

Auditors:

J. M. Scully ..... Berlin, Ont.
Richard Roschmann ..... Waterloo, Ont.

Unassessed premium note capital, $266,157.04

Deposited with Government of Ontario, $50,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$ 25,000 00
" mortgages		13,150 00
" bonds, debentures and securities ($50,000 Ontario Government deposit		483,182 61
Cash on hand at head office	$ 4,204 42	
Cash on deposit to Company's credit, not drawn against in the Molsons Bank, Waterloo, (current account)	3,597 19	
Cash on deposit to Company's credit, not drawn against in the Molsons Bank, Waterloo, (savings account)	8,920 29	
		16,721 90
Cash in agents' hands, acknowledged by them to be due and considered good		9,114 68
Amount of short date notes or due bills		1,617 81
Amount of premium notes in force after deducting all payments thereon and assessments levied		266,157 04

Amount of unearned part (50 per cent.) of premiums pair for re-insurance or risks on cash system in force at 31st December,1912		6,212 96
Amount of accrued interest		14,371 14
Amount due re-insurance on losses		3,606 00
Office furniture and Goad's plans (not extended)	$4,637 60	
Total assets		$839,134 14

Liabilities.

Amount of unpaid losses	$ 32,201 00
" unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	125 721 38
Total liabilities	$157,922 38

Receipts.

Cash balance at 31st December, 1911 (not extended)	$18,625 24	
Cash received for agents' balances of 1911, paid in 1912		$ 947 55
" fixed payments of 1912		90,698 60
" rent		1,580 00
" premiums on cash system		99,935 40
" interest		23,992 76
" transfer fees		423 75
" additional premiums		1,659 88
" re-insurance on losses		14,027 68
" re-insurance premiums		22,846 97
" from matured investments (not extended)	$25,209 15	
Total receipts		$256,112 59

Expenditure.

Expenses of management:

Amount paid for travelling expenses	$ 1,418 70
" commission on bonus to agents	30,917 94
" law costs	323 79
" fuel and light	519 46
" investigation and adjustment of claims	1,992 71
" interest and premiums on debentures purchsed	2,342 58
" statutory assessment and license fee	411 49
" taxes, (Government and Municipal)	648 97
" printing, stationery and advertising	3,292 03
" salaries, directors' and auditors' fees	19,832 50
" postage, telephone, telegrams and express	1,386 75
" exchange	368 04
" Underwriters' Association	1,071 81
" janitor	207 00
" repairs	12 88
" other expenses	298 55
Total expenses of management	$ 65,045 20

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1912	$7,257 90	
" " " during 1912	80,174 45	
		87,432 35
Cash paid for re-insurance		24,817 40
" rebate, abatement and returned premiums		13,599 97
" office furniture		20 16
" investments (not extended)	$92,310 00	
Total expenditure		$190,915 08

Currency of Risks.

System.	One year or less.	Three years.	Total.
	Amount covered by Policies in force 31st December, 1912		
Mutual		$10,598,167 00	$10,598,167 00
Cash	$ 3,533,261 00	24,951,848 00	28,485,109 00
Total	$ 3,533,261 00	$35,550,015 00	$39,083,276 00
Re-Insurance.			
Mutual		$ 1,702,101 00	$ 1,702,101 00
Cash	$ 199,215 00	1,173,186 00	1,372,401 00
Total	$ 199,215 00	$ 2,875,287 00	$ 3,074,502 00
Net risks carried by Company, 31st December, 1912	$ 3,334,046 00	$32,674,728 00	$36,008,774 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	4,779	$10,260,833 00
Policies new and renewed during 1912	2,085	4,114,710 00
Gross number during 1912	6,864	$14,375,543 00
Less expired and cancelled in 1912	2,107	3,777,376 00
Net risks in force on mutual system, 31st December, 1912	4,757	$10,598,167 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	25,911	$28,440,415 00
Policies new and renewed during 1912	10,987	13,196,080 00
Gross number during 1912	36,898	$41,636,495 00
Less expired and cancelled in 1912	11,554	13,151,386 00
Net risks in force on cash system 31st December, 1912	25,344	$28,485,109 00

PREMIUM NOTES

On Policies in force 31st December 1912.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$432,857 15
Amount of premium notes, after deducting all payments thereon and assessments levied	266,157 04
Amount of premium notes received during the year 1912	164,790 00
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	32,958 00

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies having no Joint Stock Capital.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Value of real estate, less encumbrance.	Mortgages, bonds, debentures and other securities.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Bills receivable, short date notes or due bills.	Unassessed premium notes.	Re-insurance on losses.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st Dec., 1912.	All other assets.	Total.	Good's plans, office furniture, etc. (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	35,522 20	353,124 74	6,265 71	15,293 39	6,648 50	55 93	214,157 68	1,814 27	11,965 70	125 00	644,973 12	5,000 00
Gore District	22,500 00	488,799 13	7,952 12	43,017 87	964 11	.....	245,239 00	3,409 40	4,776 05	.....	816,657 68	4,585 00
Perth	10,840 62	375,943 10	.....	18,484 73	6,629 65	.....	176,969 35	1,163 91	5,377 73	.....	595,409 09	.....
Waterloo	25,000 00	496,332 61	14,371 11	16,721 90	9,114 68	1,617 81	266,157 04	3,606 00	6,212,96	.....	839,134 14	4,637 60
Totals	93,862 82	1,714,199 58	28,588 97	93,517 89	23,356 94	1,673 74	902,523 07	9,993 58	28,332 44	125 00	2,896,174 03	14,222 60

The Government deposits at date of publication are as follows:—Economical, $50,000; Gore District, $50,000; Perth, $50,000; Waterloo, $50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Losses unpaid at 31st December, 1912, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.	All other liabilities.	Total liabilities.	Number of policies.	Net amount of risk.
	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	1,903 41	81,852 76	.....	86,756 17	19,780	22,448,920 00
Gore District	4,149 51	82,299 16	.....	86,448 67	15,184	22,507,351 62
Perth	4,421 70	69,056 50	91 91	73,573 11	18,505	23,041,200 00
Waterloo	32,201 00	125,721 38	.....	157,922 38	30,101	36,008,774 00
Totals	42,678 62	361,929 80	91 91	404,700 33	83,570	104,006,245 62

The Government deposits at date of publication are as follows: Economical, $50,000; Gore, $50,000; Perth, $50,000; Waterloo, $50,000.

A—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Agents' balances of 1911 received in 1912.	Fixed payments of 1912.	Fixed payments or assessments of years prior to 1912.	Premiums on cash system.	Interest.	Fees licenses and extra premiums.	For losses re-insured.	Rent.	Other sources.	Total.	Received for securities. (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.
Economical	.....	72,005 86	.....	109,055 37	*17,874 33	1,590 07	11,497 59	.....	41 45	212,064 67	23,858 67
Gore District	2,907 33	78,912 21	1,674 00	94,443 14	20,263 40	303 30	10,783 64	562 31	.....	209,849 33	12,048 12
Perth	.....	58,598 76	.....	79,906 00	18,308 41	690 30	7,651 13	.....	316 90	165,471 50	88,411 92
Waterloo	947 55	90,698 60	.....	122,782 37	23,992 76	2,083 63	14,027 68	1,580 00	.....	256,112 59	25,209 15
Totals	3,854 88	300,215 43	1,674 00	406,186 88	80,438 90	4,667 30	43,960 04	2,142 31	358 35	843,498 09	149,527 86

* Including rents.

EXPENDITURES FOR THE YEAR ENDING 31ST, DECEMBER 1912.

Name of Company.	Expenses of Management.						Refund to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	All other payments.	Total.	Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses account.	Total expense of management.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	27,216 95	.....	8 00	262 98	22,958 75	50,446 66	.....	90,411 29	11,783 55	22,125 13	*11,710 04	186,506 67	79,440 27
Gore District	27,955 75	.....	.....	252 07	21,210 27	49,418 09	15,579 98	68,141 40	5,296 07	17,783 95	7,127 11	163,346 60	48,301 00
Perth	24,636 65	.....	97 26	277 88	19,251 68	44,263 47	.....	60,601 96	6,603 82	15,085 07	1,815 68	128,370 00	126,376 31
Waterloo	30,917 94	2 342 58	323 79	411 49	31,049 40	65,045 20	.....	87,432 35	13,599 97	24,817 40	20 16	190,915 08	92,310 00
Totals	110,727 29	2,342 58	429 05	1,204 40	94,470 10	209,173 42	15,579 98	306,617 00	37,283 41	79,811 55	20,672 99	669,138 35	346,427 58

*Includes $8,622 20 for purchase Real Estate for Head Office.

B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

FIRE INSURANCE EXCHANGE CORPORATION.
STOCK AND MUTUAL.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

J. L. Spink ..... Toronto, Ont.
J. F. Eby ..... Toronto Ont.
Col. W. C. McDonald ..... Toronto, Ont.
Peleg Howland ..... Toronto, Ont.
Edward Gurney ..... Toronto, Ont.
J. G. Scott, K.C. ..... Toronto, Ont.
Jos. Walmsley ..... Toronto, Ont.
Elias Rogers ..... Toronto, Ont.
Theron Gibson ..... Toronto, Ont.

Officers:

J. L. Spink, President ..... Toronto, Ont.
Jos. F. Eby, Vice-President ..... Toronto, Ont.
Jno D. Chipman and Jos. Walmsley, Joint Managers..... Toronto, Ont.

Secretary:

Arthur Dwyer ..... Toronto, Ont.

Auditors:

A. C. Neff, F.C.A. ..... Toronto, Ont.
J. Ernest Hounsom ..... Toronto, Ont.

Authorized capital stock	$250,000 00
Subscribed	87,300 00
Paid up	43,650 00
Securities deposited in Treasury of Ontario	12,000 00
Unassessed premium note capital	8,894 34

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Call loans on municipal debentures		$44,877 00
Municipal debentures owned (Government deposit, $2,000.00).....		7,758 85
Cash in Standard Bank, Toronto	$10,623 74	
Cash on deposit, Canada Permanent Mortgage Corporation ..	4,733 00	
Cash on deposit in Canada Permanent Mortgage Corporation (Government deposit)	10,000 00	
		25,356 74

Amount of premium notes in force, after deducting all payments thereon, and assessments levied	$8,894 34	
Less residue of premium notes for re-insurance	722 43	
		8,171 91
Cash in agents' hands		2,239 89
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1912		1,474 57
Amount of accrued interest		190 55
Goad's plans (not extended)	$1,677 74	
Total assets		$90,069 51
Subscribed capital stock uncalled		$43,650 00

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	$14,150 37
Total liabilities to public	$14,150 37
Liabilities to shareholders:	
Paid up stock	$43,650 00

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$19,805 44	
Cash received for fixed payments, 1912		$9,969 35
" premiums on cash system		26,586 18
" interest		3,833 18
" re-insurance on losses		2,227 89
" commission		147 27
" rebate		61 97
" repaid calls loans, etc. (not extended)	$71,107 17	
Total		$42,825 84

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	$5,678 65
" investigation and adjustment of claims	215 14
" statutory assessment and license fee	55 95
" rent	400 00
" salaries, directors' and auditors' fees	3,455 00
" printing, stationery and advertising	189 91
" postage, telephone, telegrams and express	185 03
" taxes (Government and municipal)	113 34
Total expenses of management	$10,293 02

Miscellaneous payments:

Cash paid for losses which occurred during 1912		19,761 39
" " " occurred prior to 1912		1,487 81
" re-insurance premiums		4,122 48
" rebates		3,255 34
" dividends		2,182 50
" inspecting, valuating and adjusting		632 35
" voted to President		250 00
" investments (not extended)	$76,670 00	
Total		$41,984 89

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	$662,878 00	.....	$662,878 00
Cash	2,095,071 00	$622,306 00	2,717,377 00
Total	$2,757,949 00	$622,306 00	$3,380,255 00
Re-insurance.			
Mutual	$96,631 00	.....	$96,631 00
Cash	266,337 00	$27,275 00	$293,612 00
Total re-insurance	$362,968 00	$27,275 00	$390,243 00
Net risks carried by Company, 31st December, 1912	$2,394,981 00	$595,031 00	$2,990,012 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December 1911	242	$671,675 22
Policies new and renewed during 1912	302	712,460 00
Gross number, 1912	544	$1,384,135 22
Less expired and cancelled in 1912	263	721,257 22
Net risks in force on mutual system 31st December, 1912	281	$662,878 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	1,568	$2,427,058 53
Policies new and renewed during 1912	1,571	2,587,559 00
Gross number during 1912	3,139	$5,014,617 53
Less expired and cancelled in 1912	1,310	2,297,240 53
*Net risks in force on cash system 31st December, 1912	1,829	$2,717,377 00

*In Ontario, $2,703,377 00.

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$17,788 68
Amount of all premium notes, after deducting all payments thereon and assessments levied	8,894 34
Amount of premium notes received during the year 1912	19,481 80
Payments on the premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	8,625 70
Amount of premium notes given by company for re-insurance	1,444 86
Less paid thereon	722 43
Residue of premium notes given by Company for re-insurance	$722 43

CALLS OF CAPITAL STOCK.

*Number of calls made, 3. Respective dates, 16th March, 1896; 25th April, 1904; 30th May, 1904. Rate, 10 20 and 40 per cent. respectively.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1912.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			$	$
Allen, W. A.	Ottawa	15	900	450
Bate, H. N.	"	10	600	300
Brock, W. R.	Toronto	50	3,000	1,500
Blain, H.	"	50	3,000	1,500
Brennan, J. C.	Ottawa	10	600	300
Darling, A., Estate	Toronto	50	3,000	1,500
Dunnett, Mrs. Jessie	"	50	3,000	1,500
Devlin, R. J.	Ottawa	15	900	450
Elliot, Catherine A., Executrix	Toronto	50	3,000	1,500
Eby, Joseph F.	"	50	3,000	1,500
Elliot, W. S.	"	10	600	300
Elliot, C. J.	"	10	600	300
Gurney, E.	"	50	3,000	1,500
Gage, W. J.	"	25	1,500	750
Garland, John	Ottawa	10	600	300
Howland, H. S., Sons & Co., Limited	Toronto	50	3,000	1,500
Hallam, John, Estate	"	50	3,000	1,500
Hedley, James, in trust	"	25	1,500	750
Hamilton, Chester B.	"	7	420	210
Hamilton, W. A.	"	6	360	180
Hodgins, Henrietta H.	Brampton	6	360	180
Hobson, M. Martin	Toronto	50	3,000	1,500
Hobson, Mary A.	Hamilton	10	600	300
Irving, A. S., Estate	Toronto	50	3,000	1,500
Ince, Wm., Estate	"	10	600	300
Mckinnon, S. F.	"	50	3,000	1,500
Macdonald, Col. W. C.	"	50	3,000	1,500
Mackay, James D.	"	25	1,500	750
Neitzke, Lucy M. (Mrs.)	Germany	6	360	180
Ogilvie, Sarah L.	Montreal	25	1,500	750
Olmstead, Edith H.	Hamilton	10	600	300
Patterson, R. L.	Toronto	50	3,000	1,500
Phillips, F. J., Estate	"	50	3,000	1,500
Rogers, E.	"	50	3,000	1,500
Roaf, Francis C.	"	10	600	300
Stayner, Harriet Rose	"	35	2,100	1,050
Stayner, Winslow S.	"	25	1,500	750
Spink, J. L.	"	25	1,500	750
Scott, J. G., K.C.	"	50	3,000	1,500
Scott, M. E.	"	10	600	300
Scott, Hugh, Estate	"	60	3,600	1,800
Waldie, John, Estate	"	50	3,000	1,500
Wilson, W., Estate	"	50	3,000	1,500
Wood, Wm. A.	Hamilton	10	600	300
Wood, Geo. Duncan	Winnipeg	10	600	300
Wood, Hon. S. C.	Toronto	35	2,100	1,050
Walmsley, Thomas, Estate	"	50	3,000	1,500
Totals		1,455	87,300	43,650

HAMILTON FIRE INSURANCE COMPANY CASH MUTUAL AND STOCK.*

HEAD OFFICE, HAMILTON, ONT.

Commenced business November, 1863.

Names and addresses of the Directors and Officers for the year 1913.

Directors.

Geo. F. Webb	Hamilton, Ont.
Will W. Main	Hamilton, Ont.
James Dunlop	Hamilton, Ont.
H. N. Kittson	Hamilton, Ont.
W. J. Aitchison	Hamilton, Ont.
W. H. Ballard	Hamilton, Ont.
George H. Milne	Hamilton, Ont.
George E. Fisher	Freeman, Ont.
Russell T. Kelley	Hamilton, Ont.
Wm. Lees, Jr.	Hamilton, Ont.

Officers:

George F. Webb, President	Hamilton, Ont.
Will W. Main, 1st Vice-President	Hamilton, Ont.
James Dunlop, 2nd Vice-President	Hamilton, Ont.
Russell T. Kelley, General Manager	Hamilton, Ont.

Auditor:

Sinclair G. Richardson	Hamilton, Ont.

Authorized capital stock	**$300,000 00
Subscribed capital	170,900 00
Paid on calls	34,180 00
Unassessed premium note capital	16,545 50
Deposit at Provincial Treasury	† 14,362 70

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of municipal debentures (Ontario Govt. deposit, $14,362.70)	$19,724 39	
Amount of mortgages on real estate	20,900 00	
		$40,624 39
Cash on hand at head office	4,854 67	
Cash in Bank of Hamilton, Saving Department, Hamilton	8,951 28	
Cash in Bank of Hamilton (Current acct.)	283 50	
Cash in Dominion Bank, Hamilton, Savings Department	381 77	
		$14,471 22

*Name changed by Order-in-Council, dated 7th May, A.D. 1912, to "Hamilton Fire Insurance Company Cash Mutual and Stock."

**Authorized capital stock was, by Order-in-Council, dated 7th May, 1912, increased from $100,000 to $300,000.

†Since increased to $16,276.70.

Cash in agents' hands acknowledged by them to be due and considered good		4,381 29
Amount of premium notes in force after deducting all payments thereon and assessments levied		16,545 50
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1912		2,990 84
Amount due for re-insurance on losses		1,394 83
Amount Accrued interest		579 05
Amount of office furniture and safe, Goad's plans and stationery (not extended)	$3,037 00	
Total assets		$80,987 12
Uncalled subscribed capital stock		$136,720 00

LIABILITIES.

Amount of losses supposed or reported	$1,921 71
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	27,737 16
Total liabilities	$29,658 87
Paid up capital stock	$34,180 00

RECEIPTS.

Cash balance at 31st December, 1912, (not extended)	$6,066 87	
Cash received as fixed payments due in 1912		$ 5,424 89
" for premiums on the cash system		51,691 60
" for interest		1,244 90
" for additional premiums		1,122 84
" for re-insurance on losses		5,252 29
" adjustment expenses		45 82
" rent		364 99
" commission		2,875 43
" calls on capital stock		14,180 00
" bonus on capital stock		3,545 00
Total receipts		$85,747 76

EXPENDITURE.

Expenses of management:

Cash paid for commissions, bonus and salary	$10,824 43
" directors' fees for 1911	393 00
" fuel and light	30 75
" investigation and adjustment of claims	363 25
" Interest	24 65
" Statutory assessment and license fee	92 89
" taxes (Government and municipal)	287 81
" law costs	9 82
" travelling expenses	370 90
" rent	1,143 00
" salaries, directors' and auditors' fees	4,811 00

Cash paid for printing, stationery and advertising		2,155 80
" postage, telephone, telegrams and express		484 91
" general expenses		329 81
Total expenses of management		$21,322 02
Miscellaneous payments:		
Cash paid for losses which occurred during 1912		23,020 32
" re-insurance		7,692 05
" rebates		6,393 25
" dividends		1,200 00
" office furniture and fixtures		34 40
" Goad's plans		28 00
" re-payment of loan		3,500 57
" for investments (not extended)	$13,814 00	
Re-organization expenses		338 80
Total expenditure		$63,529 41

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	.....	$361,443 57	$361,443 57
Cash	$2,270,237 31	5,455,845 73	7,726,083 04
Totals	2,270,237 31	5,817,289 30	8,087,526 61
Re-insurance.			
Cash	498,071 85	237,925 00	735,996 85
Net risks carried by Company 31st December, 1912	1,772,165 46	5,579,364 30	7,351,529 76

MOVEMENT IN RISKS.

System of Insurance.—Mutual.

	Number.	Amount.
Policies in force 31st December, 1911	268	$342,096 69
Policies new and renewed during 1912	286	376,083 00
Gross number during 1912	554	$718,179 69
Less expired and cancelled in 1912	283	356,736 12
Net risks in force on mutual system, 31st December, 1912	271	$361,443 57

Cash System.

Policies in force 31st December, 1911	7,392	$6,455,720 47
Policies new and renewed during 1912	5,271	5,048,641 80
Gross number during 1912	12,663	$11,504,362 27
Less expired and cancelled in 1912	4,086	3,778,279 23
Net risks in force on cash system, 31st December, 1912	8,577	$7,726,083 04

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	26,465 82
Amount of premium notes, after deducting all payments thereon and assessments levied	16,545 50
Amount of premium notes received during the year 1912	26,920 35
Payment of premium notes of 1912 including all sums credited on said premium notes:	
Paid up to 31st December, 1912	2,122 74

CALLS ON CAPITAL STOCK.

Number of Calls made, 5. Respective dates, 10th January, 1906; 10th February, 1906 and 10th March, 1906. Rate, 10 per cent, 5 per cent and 5 per cent; also, subsequently 10 per cent. and 10 per cent. at 3 and 6 months from date subscription, respectively.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Arnold, Nicholas	Hamilton, Ont.	2	200	40
Almas, C. H.	"	2	200	40
Ante, Gustave	"	2	200	40
Armstrong, J. J	"	2	200	40
Armes, J. A	"	2	200	40
Aitchison, W. J.	"	50	5,000	1,000
Ballard, W. H.	"	25	2,500	500
Barr, R. A.	"	25	2,500	500
Bremner, Chas.	"	1	100	20
Beattie, James	"	5	500	100
Bell, Arthur	"	2	200	40
Ballard, George W.	"	2	200	40
Bigelow, Arthur	"	1	100	20
Brown, David	"	6	600	120
Campbell, R. A.	"	10	1,000	200
Clark, Miss Frank Eva	"	5	500	100
Chadwick, Frederick	"	3	300	60
Carroll, William	"	11	1,100	220
Cheyne, James	"	4	400	80
Carlson, C. G.	"	2	200	40
Carmichael, D. L.	"	5	500	100
Cummer, John H.	"	10	1,000	200
Cooper, J. C.	Chedoke P.O.	2	200	40
Case, Albert E.	Hamilton, Ont.	10	1,000	200
Cook, Joseph	"	1	100	20
Cohen, M.	"	4	400	80
Dunlop, James	"	74	7,400	1,480
Dow, John	"	20	2,000	400
Dow, William	"	20	2,000	400
Dow, Henry	"	22	2,200	440
Durance, W.	"	2	200	40
Donaldson & Patterson	"	5	500	100
Disher, William V.	"	6	600	120
Daniels, Levi	"	1	100	20
Devenport, William	"	2	200	40
Davis, C. G.	Freeman P.O., Ont.	10	1,000	200
Daniels, William H	Hamilton, Ont.	20	2,000	400
Echlin, E. B.	"	2	200	40
Fisher, Geo. E.	Freeman P.O., Ont.	50	5,000	1,000
Fanning, Thomas	Hamilton, Ont.	10	1,000	200
Gleadow, Charles	"	3	300	60
Gillies, S.	"	10	1,000	200
Gibb, Otto W.	"	2	200	40
Gummo, H. C.	"	6	600	120
Green, Alfred	"	3	300	60
Gilmore, John	"	2	200	40
Houlden, Mrs. Mary	"	1	100	20
Hannaford, Charles	"	8	800	160
Hannaford, G. S. S.	"	4	400	80
Hannaford, Mrs. Mary	"	1	100	20
Hill, R. B.	"	4	400	80
Hill, George	"	1	100	20
Harding, George	"	1	100	20
Howard, Samuel	"	1	100	20
Holmes, William	"	2	200	40
Hazell, William, Jr.	"	5	500	100

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Harrison, James	Hamilton, Ont	5	500	100
Harvey, Joseph	"	2	200	40
Hogarth, E. S	"	4	400	80
Jarvis, Wm	"	6	600	120
Kault, Morris	"	5	500	100
Kelley, Russell T	"	53	5,300	1,060
King, S. S	"	4	400	80
Klein & Binkley	"	4	400	80
Leckenby, James C	"	1	100	20
Lomas, Joseph W	"	5	500	100
Lyne, Fred. J	"	8	800	160
LeMessurier, D	"	1	100	20
McBride, Mrs Edith B	"	1	100	20
McCutcheon, John A	"	10	1,000	200
McNeil, James	"	14	1,400	280
McKenzie, A. M	"	4	400	80
McGrath, William	"	2	200	40
Milne, G. H	"	20	2,000	400
Main, Will W	"	50	5,000	1,000
Main, James	"	6	600	120
Martin, H. A	"	1	100	20
Mulveney, William	"	10	1,000	200
Monteith, George R	"	2	200	40
Mack, John	"	5	500	100
Marshall, James	"	12	1,200	240
Morris, Joseph	"	4	400	80
New, Henry	"	30	3,000	600
Oliver, C	"	1	100	20
Press, R. F. & Son	"	5	500	100
Plant, Charles	"	1	100	20
Penfold, Jos	"	1	100	20
Philp, C	"	2	200	40
Poag, J	"	10	1,000	200
Perry, G. B	"	12	1,200	240
Robertson Bros	"	2	200	40
Ross, James W	"	2	200	40
Richardson, Geo. H	"	1	100	20
Reynolds, R. E	"	1	100	20
Roussel, Thos. J	"	4	400	80
Robbins, O. W	"	9	900	180
Robbins, Chas	"	4	400	80
Rastrick, E. L	"	2	200	40
Rennie, Miss H. H	"	10	1,000	200
Servos, Wm. R	"	2	200	40
Smith, Clara E	"	5	500	100
Smith, Jas. F	"	10	1,000	200
Spicer, Henry	"	2	200	40
Spera, R. B	"	2	200	40
Smye, William, Jr	"	2	200	40
Soper, Robert	"	4	400	80
Shuart, John F	"	1	100	20
Stevens, William A	"	2	200	40
Siderski, H	"	10	1,000	200
Thomson, Alex	"	1	100	20
Taylor, Fred	"	23	2,300	460
TenEyck, A. B	"	5	500	100
Truscott, John T	"	1	100	20
Truscott. Mrs. Catharine	"	2	200	40
Tufford, L. A	"	4	400	80
Torrance, Hugh	"	2	200	40
Taylor, Henry	"	2	200	40

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid on Calls.
			$	$
Tyrrell, J. W.	Hamilton, Ont.	10	1,000	200
Turnbull, Jas.	"	10	1,000	200
Venattor, William	"	2	200	40
Venattor, Jacob	"	2	200	40
Webb, George F.	"	738	73,800	14,760
Webb. Thomas	"	5	500	100
West C.	"	10	1,000	200
Walker, F. H.	"	1	100	20
Williams, J. M.	"	3	300	60
Woodhall. A. W.	"	8	800	160
Woodhall, William	"	1	100	20
Weatherill, Geo. L.	Chedoke, P.O.	1	100	20
Wilson, John	Hamilton, Ont.	10	1,000	200
Totals		1,709	170,900	34,180

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year.

Directors:

J. D. Chipman ..... Toronto, Ont.
Jos. Walmsley ..... Toronto, Ont.
Thos. Flynn ..... Toronto, Ont.
J. G. Scott, K.C., ... Toronto. Ont.
Hugh Blain ..... Toronto. Ont.
G. L. Smith ..... Toronto, Ont.

Officers:

J. D. Chipman, President ..... Toronto, Ont.
Jos. Walmsley, Vice-President ..... Toronto, Ont.
Jos. Walmsley, J. D. Chipman } Joint Managers ..... Toronto, Ont.
F. E. Dingle, Sec'y-treas. ..... Toronto, Ont.

Auditors:

A. C. Neff, C.A. ..... Toronto, Ont.
J. E. Hounsom ..... Toronto, Ont.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and do business on the Cash System.

Authorized Capital Stock	$500,000 00
Subscribed Capital Stock	100,000 00
Paid up in cash	50,000 00
Stock uncalled	50,000 00
Securities deposited in the Treasury of Ontario	20,000 00
Unassessed premium note capital	14,707 49

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912

ASSETS.

Mortgages on real estate		$ 8,983 43
Loan Corporation shares owned		325 00
Municipal debentures owned		22,979 30
Call loans on municipal debentures		71,170 00
Cash on hand	$2,228 99	
Cash on deposit to Company's credit in Bank of Montreal, Toronto	19,293 42	
Cash Canada Permanent Mortgage Corporation	4,911 85	
		26,434 26

Cash in agents' hands		3,051 64
Premium notes in force after deducting all payments thereon and assessments levied	$14,707 49	
Less residue of premium notes given for re-insurance	4,194 98	
		10,512 51
Interest accrued		399 94
Amount or unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1912		10,026 97
Goad's plans (not extended)	$1,700 60	
Total		$153,883 05
Subscribed capital uncalled		$50,000 00

Liabilities.

Amount of losses supposed or reported	$889 77
Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System policies in force at 31st December, 1912	35,632 07
Total liabilities	$36,521 84
Paid up Capital Stock	$50,000 00

Cash Receipts.

Cash balance at 31st December, 1911 (not extended)	$20,484 20	
Cash received as fixed payments of 1912		$16,891 72
" for premiums on cash system		59,706 07
" for interest		5,862 46
" for plate glass insurance		4,414 88
" reinsurance on losses		13,329 94
" commission		2,627 09
" rebate		31 19
" call loans repaid (not extended)	$87,677 34	
Total		$102,863 35

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$14,138 36
" statutory assessment, license fees	108 75
" law costs	37 50
" printing, stationery and advertising	513 07
" salaries, directors' and auditors' fees	3,010 00
" investigation and adjustment of claims	1,425 04
" postage, telegrams and express, etc.	384 44
" rent	475 00
" interest	1 50
" taxes (Government and Municipal)	208 25
Total expenses of management	$20,301 91

Miscellaneous payments:

Cash paid for fire losses which occurred during 1912		$ 31,678 20
" losses which occurred prior to 1912		2,752 29
" plate glass losses, 1912		1,534 56
" re-insurance		22,603 22
" rebate, abatement and returned premiums		8,177 77
" investments (not extended)	$94,041 43	
" dividends		3,000 00
" vote to president		500 00
" other		1 25
Total expenditure		$90,549 20

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

System	One year or less.	Three years.	Total.
Mutual	$1,078,888 00	.....	$1,078,888 00
Cash	4,409,415 00	$2,693,551 68	7,102,966 68
Totals	$5,488,303 00	$2,693,551 68	$8,181,854 68

Re-insurance.

Mutual	$417,453 00	.....	$417,453 00
Cash	1,390,845 00	$412,631 00	1,803,476 00
Totals	$1,808,298 00	$412,631 00	$2,220,929 00
Net risks carried by Company 31st December, 1912	$3,680,005 00	$2,280,920 68	$5,960,925 68

MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1911	331	$1,184,771 22
Policies new and renewed during 1912	351	1,153,154 00
Gross number during 1912	682	2,337,925 22
Less expired and cancelled in 1912	354	1,259,037 22
Net Risks in force on mutual system 31st December, 1912	328	$1,078,888 00

Fire Risks—Cash System.

Policies in force December, 1911	3,987	$6,200,012 01
Policies new and renewed during 1912	3,564	6,256,408 00
Gross number, 1912	7,551	$12,456,420 01
Less expired and cancelled in 1912	2,854	5,353,453 33
Net risks in force on cash system 31st December, 1912	4,697	$7,102,966 68

Plate Glass Risks.

	Number.	Amount.
Policies in force 31st December, 1911	945	$79,937 76
Policies new and renewed during 1912	335	26,489 28
Gross number during 1912	1,280	$106,427 04
Less expired and cancelled in 1912	421	33,131 94
Net risks in force 31st December, 1912	859	$73,295 10
Ontario risks, $7,092,341 68		

Business Transacted:

General Fire, Plate Glass and Inland Marine Insurance.

Premium Notes

On Policies in force 31st December, 1912

Amount of face of all premium notes held by the Company, and legally liable to assessment	$29,414 98
Amount of all premium notes, after deducting all payments thereon and assessments levied	14,707 49
Amount of premium notes received during the year 1912	32,256 22
Payments on the premium notes of 1912, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1912	15,645 34
Amount of premium notes given by Company for re-insurance	8,389 96
Less payments thereon	4,194 98
Residue on premium notes given for re-insurance	$4,194 98

Calls on Capital Stock.

Number of calls made, 2. Respective dates, 12th May, 1879, and 28th May, 1904. Rate, 20 per cent. and 30 per cent. respectively.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares.	Amount subscribed,	Amount paid up in cash.
			$	$
Chipman, John D.	Toronto	10	1,000	500
Coffee & Co.	Toronto	50	5,000	2,500
Davies, Wm.	"	50	5,000	2,500
Dingle, F. E.	"	100	10,000	5,000
Dixon, B. Homer. estate.	"	50	5,000	2,500
Doyle, Mrs. Annie	New York	2	200	100
Fortner, C. H. C.	Toronto	10	1,000	500
Gzowski, Sir C. S., estate of	"	50	5,000	2,500
Macpherson, Sir D. L,, estate of (Wm. M. Macpherson, Percival F. S. Ridout, and R. L. Defries, Trustees of Will)	"	50	5,000	2,500
Maclennan, Hon. James	"	50	5,000	2,500
Maclennan, E. M., estate of	"	25	2,500	1,250
Smith, Prof. Goldwin, estate	"	50	5,000	2,500
Smith, Goldwin Larratt	"	50	5,000	2,500
Smith, A. L., Ex. late C. R. Smith	London	10	1,000	500
Strathcona and Mount Royal, Lord.	Montreal	50	5,000	2,500
Scott. J. G., K.C	Toronto	50	5,000	2,500
Scott, James	"	25	2,500	1,250
Scott, Robert	"	25	2,500	1,250
Scott, R. and Bull, B. E., in trust for Eliz. Bull	"	25	2,500	1,250
Scott R. and Scott J., in trust for C. Scott	"	25	2,500	1,250
Smith, Rev. Lennox Ingal	Ottawa.	50	5,000	2,500
Scott and Walmsley, estates	Toronto	133	13,300	6,650
Walmsley, Thos., estate	"	50	5,000	2,500
Walmsley, Jos.	"	10	1,000	500
Total		1,000	100,000	50,000

INDEPENDENT FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.*

HEAD OFFICE, TORONTO.

Commenced business 23rd March, 1904.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

A. M. Aletter ..... Toronto, Ont.
W. R. Tudhope ..... Toronto, Ont.
David Carlyle ..... Toronto, Ont.
Daniel Hibner ..... Berlin, Ont.
Edward Morgan ..... Toronto, Ont.
Alfred Taylor ..... Galt, Ont.
W. VanDusen ..... Toronto, Ont.
J. M. Queen ..... St. John, N.B

Officers:

W. R. Tudhope, President ..... Toronto, Ont.
Alfred Taylor, Vice-President ..... Toronto, Ont.
W. R. Tudhope and A. M. Aletter, Joint Managers..... Toronto, Ont.

Auditors:

E. J. Howson ..... Toronto, Ont.
G. M. Mulholland ..... Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed capital	200,000 00
Paid up capital	20,000 00
Unassessed premium note capital	9,989 58
Deposit at Provincial Treasury	15,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$41 41	
Cash in hand Imperial Bank, Toronto deposit receipt (Government deposit)	25,000 00	
Cash in Imperial Bank, Toronto (current account)	1,166 89	$26,208 30
Cash in agents' hands acknowledged by them to be due and considered good		4,520 38
Amount of premium notes in force after deducting all payments thereon and assessments levied		9,989 58
Amount of unearned part (50 per cent.) of premiums paid to Companies other than Equity for re-insurance of risks in force at 31st December, 1912		1,750 00

*This company ceased to transact business as from June 30th, 1913, and has given the usual notice of withdrawal of deposit. A part of the deposit has been repaid to the Company.

Unearned part (50 per cent.) of premiums paid to Equity Fire, for re-insurance of risks in force 31st December, 1912		$16,575 00
Due for re-insurance on losses		2,200 66
Amount of office furniture, and Goad's plans (not extended)	$1,865 27	
Total assets		$61,243 92
Uncalled subscribed capital stock		$180,000 00

LIABILITIES.

Amount of supposed or reported losses	$ 810 00
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	18,325 00
" commission unpaid	230 50
" re-insurance premiums due to Companies other than Equity	246 00
" return premiums due to Companies other than Equity	750 00
" borrowed money	34,273 44
" bills payable (for re-insurance)	30,423 55
Total liabilities	$85,058 49
Paid up capital stock	$20,000 00

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$28,346 35	
Cash received as fixed payments due in 1912		$ 4,083 60
" " due in prior years		237 82
" for premiums on the cash system		27,477 77
" for interest		750 00
" re-insurance on losses		4,648 52
" for furniture sold		15 00
" from Equity Fire Ins. Co. advances		3,704 72
Total receipts		$40,917 43

EXPENDITURE.

Expenses of management:	
Cash paid for commission	$ 3,492 92
" law costs	100 60
" investigation and adjustment of claims	431 19
" statutory assessment and license fee	75 10
" travelling expenses	137 00
" travelling expenses, 1911	198 83
" taxes (Government and municipal)	338 33
" salaries, directors' and auditors' fees	1,518 46
" printing, stationery and advertising	445 07
" postage, telegrams and express	117 44
" discount and exchange	10 96
" Sundry office expenses	46 55
Total expense of management	$6,912 45

Miscellaneous payments:		
Cash paid for losses which occurred prior to 1912	$2,265 50	
" " during 1912	21,573 49	$23,838 99
" re-insurance		6,303 26
" rebates		6,000 78
Total expenditure		$ 43,055 48

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	.....	$ 303,667 00	$ 303,667 00
Cash	$1,138,578 00	2,244,490 00	3,383,068 00
Total	$1,138,578 00	$2,548,157 00	$3,686,735 00
Re-insured			
System of Insurance.			
Mutual	.....	$57,397 00	$57,397 00
Cash	$203,360 00	$86,719 00	$290,079 00
Total re-insurance, other than in Equity Fire	203,360 00	144,116 00	347,476 00
Net risks in force 31st December, 1911, re-insured in Equity Fire	$935,218 00	$2,404,041 00	$3,339,259 00

MOVEMENT IN RISKS.

Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1911	306	$451,267 00
Policies new and renewed, 1912	236	355,655 00
Gross number during 1912	542	806,922 00
Less expired and cancelled during 1912	346	503,255 00
Net risks in force on mutual system, 31st December, 1912	196	$303,667 00

Fire Risks—Cash System.

Policies in force 31st December, 1911	4,726	$4,564,940 00
Policies new and renewed during 1912	1,863	2,024,953 00
Gross number during 1912	6,589	6,589,893 00
Less expired and cancelled in 1912	3,142	3,206,825 00
Net risks in force on cash systems, 31st December, 1912	3,447	$3,383,068 00

BUSINESS TRANSACTED.

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three Years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$18,258 10
Amount of all premium notes, after deducting all payments thereon and assessments levied	9,989 58
Amount of premium notes received during the year 1912	5,052 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Brown, W. Greenwood	Toronto, Ont.	1,036	103,600	10,360
Burritt, A., Estate	Mitchell, "	50	5,000	500
Ballard, B. W.	Toronto, "	2	200	20
Carlyle, David	" "	25	2,500	250
Crawford, Hon. Thomas	" "	50	5,000	500
Cork, W. A.	" "	2	200	20
Gammon, Mrs. Mary	Orillia, "	10	1,000	100
Gray, Wm. M.	Toronto, "	95	9,500	950
Givens, D. A.	Kingston, "	10	1,000	100
Hendrie, Wm.	Hamilton, "	30	3,000	300
Hibner, D.	Berlin, "	100	10,000	1,000
Irwin, H. E.	Toronto, "	95	9,500	950
Livingstone, D.	" "	5	500	50
McIntosh, J. A.	" "	10	1,000	100
McIntosh, W.	Petrolea, "	10	1,000	100
MacLaren, A. F.	Toronto, "	25	2,500	250
Morgan, Edward	Toronto, "	50	5,000	500
Noxon, Stephen	Ingersoll, "	60	6,000	600
Parker, Lewis	Calgary, Alt.	5	500	50
Queen, J. M.	St. John, N.B.	25	2,500	250
Richards, John	Toronto, Ont.	50	5,000	500
Stark, W. J.	Toronto, "	40	4,000	400
Taylor, Alfred	Galt, "	30	3,000	300
Tudhope, W. R.	Toronto, "	100	10,000	1,000
VanDusen, W.	" "	10	1,000	100
Van Norman, Charles C. in trust	" "	50	5,000	500
Watts, Chas. B.	" "	25	2,500	250
Totals		2,000	200,000	20,000

THE METROPOLITAN FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

D. Hibner ..... Berlin, Ont.
David Carlyle ..... Toronto, Ont.
W. VanDusen ..... Toronto, Ont.
Judge Edward Morgan ..... Toronto, Ont.
A. M. Aletter ..... Toronto, Ont.
A. Taylor ..... Galt, Ont.
W. R. Tudhope ..... Toronto, Ont.
J. M. Queen ..... St. John, N.B.

Officers:

D. Hibner, President ..... Berlin, Ont.
W. R. Tudhope, 1st Vice-President ..... Toronto, Ont.
W. VanDusen, 2nd Vice-President ..... Toronto, Ont.
W. R. Tudhope and A. M. Aletter, Joint Managers ..... Toronto, Ont.

Auditors:

E. J. Howson ..... Toronto, Ont.
G. M. Mulholland ..... Toronto, Ont.

Authorized capital stock	$500 000 00
Subscribed	141,400 00
Paid up	33,940 10
Unassessed premium note capital	17,449 94
Deposited in the Provincial Treasury	15,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at Head Office	$171 48	
Cash in Imperial Bank, Toronto, deposit receipts (Government deposit)	21,000 00	
Cash in Imperial Bank, Toronto (current account)	1,094 03	
		$22,265 51
Cash in agents' hands acknowledged by them to be due and considered good		2,359 54
Amount of premium notes in force, after deducting all payments thereon and assessments levied		17,449 94
Amount due for re-insurance on losses		928 91
Amount of unpaid calls on capital stock		11,307 90

Office furniture and Goad's plans (not extended)	$2,237 28	
Unearned part (50 per cent.) of premiums paid to Companies, other than Equity for re-insurance in force at 31st December, 1912		$1,297 00
Unearned part (50 per cent.) of premiums paid to Equity Fire for re-insurance of risks in force at 31st December, 1912		17,911 00
Total assets		$73,519 80
Uncalled subscribed capital stock		$96,152 00

Liabilities.

Amount of losses adjusted	$767 30
Amount of supposed or reported losses	1,100 00
Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	19,208 00
Commission unpaid	298 00
Unpaid rebates	800 00
Unclaimed dividends	3 42
Re-insurance premiums unpaid	200 00
Amount of Equity Fire advance	25,134 95
Amount of bills payable (re-insurance)	23,204 29
Total liabilities	$70,715 96
Amount of paid-up capital stock, $33,940.10; in process of payment, $11,307.90	$45,248 00

Receipts.

Cash balances at 31st December, 1911 (not extended)	$24,468 73	
Cash received as fixed payments of 1912		$5,879 36
" as fixed payments of prior years		206 77
" as premiums on cash system		25,231 53
" interest		630 00
" as re-insurance on fire losses		4,897 83
" calls on capital stock		5 05
" Independent Fire Insurance Company (proportion of 1911 expenses account)		198 83
Total receipts		$37,049 37

Expenditure.

Expenses of management:

Amount paid for investigation and adjustment of claims	$535 86
Amount paid for law costs	151 00
" statutory assessment and license fee	79 52
" commission to agents	3,932 73
" printing, stationery and advertising	331 55
" salaries, directors' and auditors' fees	1,548 45
" postage, telegrams and express	127 42
" travelling expenses	139 00

Amount paid for taxes (Government and municipal)		324 12
" interest		14 55
" other expenses		89 78
Total expenses of management		$7,273 98
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1912	$1,500 00	
" " " during 1912	17,868 62	
		19,368 62
" re-insurance		4,770 20
" rebate		4,940 06
" Equity Fire on account advances		2,899 73
Total expenditure		$39,252 59

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	.....	$463,827 00	$463,827 00
Cash system	$861,807 00	3,060,077 00	3,921,884 00
Total at risk	$861,807 00	$3,523,904 00	$4,385,711 00

Re-insurance in Companies other than Equity.

Re-insured mutal system	.....	$73,213 00	$73,213 00
Re-insured cash system	$120,796 00	91,178 00	211,974 00
Total re-insurance	$120,796 00	$164,391 00	$285,187 00
Net risks in force at 31st December, 1912, re-insurance in Equity	$741,011 00	$3,359,513 00	$4,100,524 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	447	$591,206 00
Policies new and renewed during 1912	372	493,572 00
Gross number during 1912	819	$1,084,778 00
Less expired and cancelled in 1912	475	620,951 00
Net risks in force on mutual system, 31st December, 1912	344	$463,827 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	5,073	$4,868,080 00
Policies new and renewed during 1912	1,935	1,915,314 00
Gross number during 1912	7,008	$6,783,394 00
Less expired and cancelled in 1912	2,928	2,861,510 00
Net risks in force on cash system, 31st December, 1912	4,080	$3,921,884 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

Amount of face of all premium notes held by the Company, and legally liable to assessment	$31,750 32
Amount of all premium notes, after deducting all payments thereon and assessments levied	17,449 94
Amount of premium notes received during the year 1912	7,385 00

CALLS ON CAPITAL STOCK.

Number of calls made, two. Date, at subscription and 22nd June, 1909. Rate, 12 and 20 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$ c.
Armitage, S. W.	Schomberg	1	100	12 00
Brown, W. Greenwood	Toronto	102	10,200	2,384 00
Brown, Margaret	"	10	1,000	195 00
Burkholder, Jacob	Stouffville	10	1,000	320 00
Bain, Donald	Toronto	2	200	24 00
Begg, Herbert	"	1	100	32 00
Brown, S. K.	East Toronto	1	100	32 00
Brown, Eliza J., estate	"	1	100	32 00
Brown, Arthur K.	Hamilton	1	100	32 00
Bright, W. D.	Seaforth	5	500	160 00
Brown, John W.	Toronto	5	500	160 00
Brown, F. Clement	Vancouver	1	100	32 00
Cornell, Dr. E. P.	Berlin	10	1,000	320 00
Carlyle, David	Toronto	15	1,500	480 00
Carson, Samuel	Meaford	10	1,000	120 00
Carlyle, Isabel	Toronto	1	100	32 00
Crow, J. C.	Welland	1	100	12 00
Courtice, A. C., estate	Toronto	1	100	32 00
Courtice, Ada M.	"	1	100	32 00
Clarke, W. A.	"	2	200	44 00
Chapman, W. A.	"	1	100	32 00
Carroll, Ellen	"	1	100	12 00
Curran, W. S. C.	Gravenhurst	2	200	44 00
Crawford, Thos., Hon.	Toronto	25	2,500	800 00
Chambers, H. A.	"	10	1,000	170 00
Denoon, George	"	1	100	32 00
Doxsee, Caroline L.	Perth	1	100	12 00
Eden, Mrs. Elizabeth	Berlin	5	500	60 00
Ego, Dr. Angus	Markdale	20	2,000	640 00
Follett, Joseph J.	Toronto	5	500	160 00
Grant, James	Chesley	5	500	160 00
Goodale, Marion	Nutana, Sask.	85	8,500	1,020 00
Greer, T. Wesley	Toronto	5	500	160 00
Gray, William M.	"	2	200	24 00
Hibner, D.	Berlin	135	13,500	4,320 00
Halliday, M. A.	Chesley	10	1,000	320 00
Henry, Samuel	Kincardine	10	1,000	320 00
Hasenpflug, Conrad	Milverton	40	4,000	1,280 00
Hipkins, J. C.	Brooklyn, N.Y.	2	200	24 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$ c.
Irwin, H. E.	Toronto	10	1,000	320 00
Irwin, Minnie S.	Weston	1	100	12 00
Irwin, Mabel Carr	Toronto	1	100	12 00
Irwin, Margaret L.	"	1	100	12 00
Jay, Charles H., Estate	Meaford	5	500	160 00
Livingston, D. W.	Toronto	2	200	64 00
Lowden, R. W.	Toronto	1	100	32 00
Lennox, John Francis.	"	10	1,000	120 00
Mickle, Chas J.	Chesley	10	1,000	320 00
Mevins, Herman.	Buffalo	20	2,000	640 00
Morgan, Edward	Toronto	25	2,500	800 00
McLean, Dr. P. D.	Woodbridge	20	2,000	240 00
MacLaren, A. F.	Toronto	2	200	24 00
McArthur, Alex	Seaforth	90	9,000	1,080 00
McCulloch, Q. D.	Toronto	1	100	12 00
Nichols, Hesse A.	Richmond Hill	5	500	60 00
Noxon, S.	Ingersoll	5	500	60 00
Orr, Alexander, Estate	Fordwich	1	100	12 00
Pearse, C. J.	Port Perry	3	300	96 00
Poole, W. A.	Toronto	1	100	32 00
Parker, Lewis	Calgary, Alberta	10	1,000	170 00
Perry, S. D.	Toronto	10	1,000	170 00
Powell, A. B.	"	20	2,000	340 00
Poole, Rebecca, Mrs.	"	1	100	12 00
Queen, James M.	St. John, N. B.	25	2,500	450 00
Queen, J. M., in Trust	"	25	2,500	300 00
Renfrew, Walter C.	Toronto	15	1,500	480 00
Richards, John	"	28	2,800	356 00
Ritchie, W. W.	"	1	100	32 00
Rogers, Thomas G.	"	20	2,000	340 00
Simpson, William	Berlin	10	1,000	320 00
Stark, W. J.	Toronto	30	3,000	390 00
Schaefer, H. M.	Milverton	37	3,700	819 05
Stewart, Dr. R. L.	Toronto	10	1,000	120 00
Stevens, Reuben, Estate	Stouffville	50	5,000	1,600 00
Schooley, Chas.	Toronto	1	100	32 00
Seagram, A. W.	"	6	600	192 00
Taylor, Alfred	Galt	50	5,000	1,600 00
Torrance, Jas.	Milverton	20	2,000	602 05
Trueman, Elizabeth	Stouffville	10	1,000	320 00
Tudhope, Rubertha E. J.	Toronto	25	2,500	800 00
Tudhope, W. R.	"	70	7,000	1,360 00
VanDusen, W.	West Toronto	45	4,500	1,160 00
VanDusen, C. R.	"	5	500	60 00
VanDusen, W. E.	Toronto	10	1,000	220 00
Van Norman, C. C.	"	91	9,100	2,912 00
Van Norman, Dr. Karl H.	Pittsburgh, Pa.	4	400	88 00
Van Norman, H. R.	Toronto	4	400	88 00
Williams, H.	"	1	100	32 00
Watts, Chas. B.	"	20	2,000	390 00
Totals		1,414	$141,400	33,940 10

MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the Year 1913.

Directors.

Lincoln Goldie	Guelph, Ont.
J. L. Spink	Toronto, Ont.
C. B. Watts	Toronto, Ont.
R. O. McCulloch	Galt, Ont.
R. Northcote	Toronto, Ont.
Geo. E. Goldie	Ayr, Ont.
Geo. Pattison, M.P.P.	Preston, Ont.
Col. J. D. Chipman	Toronto, Ont.
Geo. D. Forbes	Hespeler, Ont.

Officers.

J. L. Spink, President	Guelph, Ont.
Lincoln Goldie, Vice-President	Toronto, Ont.
Jno. D. Chipman, Jos. Walmsley } Joint Managers	Toronto, Ont.
C. H. C. Fortner, Secy.-Treas.	Toronto, Ont.

Auditors.

A. C. Neff, F.C.A.	Toronto, Ont.
J. E. Hounsom	Toronto, Ont.

Authorized capital stock	$500,000 00
Subscribed capital stock	125,000 00
Paid up in cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury	21,239 84
Unassessed premium note capital	40,642 91

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Mortgages		$ 19,575 00
Call loans on municipal debentures		56,392 50
Municipal debentures owned (Government deposit $7,000)		9,143 76
Cash on hand at Head Office	$ 632 10	
Cash on deposit in Royal Bank, Toronto	9,845 96	
Cash on deposit in Canada Permanent Mortgage Corporation (Government deposit)	5.000 00	
Cash on deposit in Canada Permanent Mortgage Corporation..	2,910 62	
		18,388 68

Cash in agents' hands		1,685 80
Amount unpaid of fixed payments of 1912		651 75
Amount of premium notes in force after deducting all payments and assessments levied	$40,642 91	
Less residue of premium notes given for re-insurance	9,446 55	
		31,196 36
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December		5,980 08
Interest accrued		633 64
Due from other companies and persons		1,478 98
Office furniture and Goad's plans (not extended)	$2,170 35	
Amount due for re-insurance on losses		88 42
Total Assets		$145,214 97
Capital stock uncalled		$100,000 00

Liabilities.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	$ 19,238 06
Due to other insurance Companies	972 56
Due to Scott and Walmsley (monthly balance)	1,286 63
Return premium unpaid	7 00
Total liabilities to public	$ 21,504 25
Liabilities to stockholders:	
Paid up stock	$ 25,000 00

Cash Receipts.

Cash balance, 31st December, 1911 (not extended)	$17,255 63	
Cash received as fixed payments of 1912		$ 42,738 66
" fixed payments of prior years		1,334 32
" premiums on cash system		39,852 46
" interest during 1912		4,831 08
" re-insurance on losses		18,533 06
" re-insurance on cancellations		5,304 76
" adjusting expenses on re-insured losses		150 25
" fire equipment		44 75
" commission on re-insurance		6,865 21
" investment (not extended)	$68,397 50	
Total		$119,654 55

Expenditure.

Expenses of management:	
Cash paid for commissions or allowances to agents on cash collections	$8,771 47
Cash paid for investigation and adjustment of claims	379 37
" statutory assessment, license fees	80 93
" travelling expenses	380 15
" taxes (Government and municipal)	117 21

Cash paid for rent		475 00
" salaries, directors' and auditors' fees		7,267 31
" printing, stationery and advertising		110 37
" postage, telephones, telegrams and express		260 51
" valuation fees on mortgage loans		50 00
Total expenses of management (forward)		$ 17,892 32

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912		234 96
" losses which occurred during 1912		38,880 70
" rebate		6,689 04
" re-insurance		42,301 92
" dividends to shareholders and mutual policyholders		3,447 65
" fire equipment		93 40
" bonus to secretary		200 00
" office furniture		19 87
" sundries		184 14
" investments (not extended)	$76,975 00	
		92,051 68
Total expenditure		$109,944 00

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	$2,759,716 00	.....	$2,759,716 00
Cash	2,698,660 00	$489,362 00	3,188,022 00
Totals	$5,458,376 00	$489,362 00	$5,947,738 00
Re-insurance.			
Mutual	$1,769,682 00	.....	$1,769,682 00
Cash	1,116,992 00	$23,875 00	1,140,867 00
Totals	$2,886,674 00	$23,875 00	$2,910,549 00
Net amount in risk, 31st December, 1912	$2,571,702 00	$465,487 00	$3,037,189 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	388	$2,653,887 00
Policies new and renewed during 1912	440	3,179,647 00
Gross number during 1912	828	$5,833,534 00
Less expired and cancelled in 1912	479	3,073,818 00
Net risks in force on mutual system, 31st December, 1912	349	$2,759,716 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	1,092	$2,946,115 00
Policies taken during 1912 on cash system	1,255	3,608,689 00
Gross number and amount during 1912	2,347	$6,554,804 00
Less expired and cancelled in 1912	1,195	3,366,782 00
Net risks in force on cash system, 31st December, 1912*	1,152	$3,188,022 00

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One-year risks
Amount of face of all premium notes held by the Company, and legally liable to assessment	$81,285 82
Amount of all premium notes, after deducting all payments thereon and assessments levied	40,642 91
Amount of premium notes received during the year 1912	88,054 72
Payments on the premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	42,738 66
Amount of premium notes given by Company for re-insurance	20,243 90
Less payment made thereon and cancellation	10,797 35
Residue of premium notes given for re-insurance	$ 9,446 55

* On Ontario Risks, $3,139,397.00.

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891. Rate, 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1911.
			$	$
Bell, Wm	Guelph	90	9,000	1,800
Baird, A. H	Paris	10	1,000	200
Barber, John R	Georgetown	20	2,000	400
Chipman, John D	Toronto	25	2,500	500
Dingle, F. E	Toronto	60	6,000	1,200
Dryden, Mrs. Jennie	Guelph	50	5,000	1,000
Elliott, W., Estate	Toronto	10	1,000	200
Forbes, Geo. D	Hespeler	20	2,000	400
Fortner, C. H. C	Toronto	23	2,300	460
Gillies, George	Clover Bar, Alta	25	2,500	500
Goldie, D., Estate	Ayr	20	2,000	400
Goldie, G. E	Ayr	25	2,500	500
Goldie, Jno	Guelph	30	3,000	600
Goldie, Jas	Guelph	50	5,000	1,000
Goldie, Lincoln, in trust	Guelph	20	2,000	400
Goldie & McCulloch Co., Limited	Galt	60	6,000	1,200
Hall, D., Limited	Brockville	20	2,000	400
Hillborn, A. W	Berlin	10	1,000	200
Innes, W. P	Simcoe	30	3,000	600
Karn, Morris Piano & Organ Co., Ltd.	Woodstock	20	2,000	400
King Bros	Whitby	15	1,500	300
Lambert, Annie F	Toronto	10	1,000	200
McLaughlin, M	Toronto	25	2,500	500
McNally, E. C	Blair	10	1,000	200
Neilson, R	Montreal	25	2,500	500
Noble, Robert, Estate	Norval	30	3,000	600
Noxon Co., Limited	Ingersoll	30	3,000	600
Northcote, R., in trust	Toronto	10	1,000	200
O'Neil, Thomas	Paris	5	500	100
Pattinson, George	Preston	50	5,000	1,000
Riordon, Chas	Montreal	50	5,000	1,000
Stewart, Robert	Guelph	10	1,000	200
Smith, R. H., Estate	St. Catharines	10	1,000	200
Spink, J. L	Toronto	60	6,000	1,200
Scott, Hugh, Estate	Toronto	47	4,700	940
Sutton, Wm	Simcoe	10	1,000	200
Seagram, Jos. E	Waterloo	30	3,000	600
Taylor & Bates	St. Catharines	10	1,000	200
Whitelaw, Chas	Paris	10	1,000	200
Whitelaw, R	Woodstock	10	1,000	200
Wilson, Wm., Estate	Toronto	50	5,000	1,000
Walmsley, Thos., Estate	Deer Park	60	6,000	1,200
Wamsley, Joseph	Toronto	15	1,500	300
Watts, Alfred	Brantford	25	2,500	500
Watts, Charles B., in trust	Toronto	25	2,500	500
Totals		1,250	125,000	25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, LONDON.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

F. G. Rumball	London, Ont.
T. E. Robson	London, Ont.
B. N. Campbell	London, Ont.
Jas. B. McKillop	London, Ont.
Lt.-Col. Belton	London, Ont.
B. V. Hole	London, Ont.
Wm. Kennedy	London, Ont.
Thomas Bryan	London, Ont.
H. C. McBride	London, Ont.
Dr. C. T. Campbell	London, Ont.
Wm. Gorman	London, Ont.
R. A. Ross	London, Ont.
C. J. Adams	London, Ont.
Jno. E. Thorne	London, Ont.

Officers:

F. G. Rumball President	London, Ont.
T. E. Robson, Vice-President	London, Ont.
B. N. Campbell, Managing-Director	London, Ont.
F. B. Ware, Acting Treasurer	London, Ont.

Auditors:

A. E. Ferté	London, Ont.
J. F. Kern	London, Ont.

Authorized capital stock	$500,000 00
Subscribed capital stock	97,200 00
Called up capital stock	28,845 00
Paid up calls	22,088 85
Paid up in advance of calls	310 00
Unpaid on calls	6,756 15
Unassessed premium note capital	18,454 69
Securities deposited at Provincial Treasury	20,000 00

*A Special Act of the Legislature of Ontario (10 Edw. VII., c. 158, 19th March, 1910) enacts that one-half of the paid up capital stock of this Company shall be written off; but that the excess of the amount written off over the actual impairment of capital stock shall be placed in the reserve fund to the credit of the Company.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of mortgages		$4,000 00
Amount of debentures (Ontario Government deposit)		20,000 00
Amount of actual cash at head office	$533 75	
Amount in Bank of Toronto, London	7,207 83	
		7,741 58
Amount of cash in agents' hands		4,073 78
Amount of notes or bills one year or more overdue (not extended)	$20 00	
Amount of premium notes after deducting all payments thereon and assessments levied		18,454 69
Amount of unearned part(50%) of premiums paid for re-insurance of risks on the cash system in force 31st December. 1912		5,558 77
Amount due company for re-insurance on losses		631 23
Amount of called but unpaid capital stock		6,756 15
Amount due from other companies		85 06
Amount of office furniture, etc. (not extended)	$2,841 57	
Total assests		$67,301 26
Subscribed capital stock uncalled		$ 68,045 00

LIABILITIES.

Unearned premiums being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1912	$ 31,989 14
Amount due for re-insurance premiums	1,146 75
Amount due to sundry agents, etc,	149 15
Amount of supposed or reported losses	2,867 15
Total liabilities	$ 36,152 19
Paid up on capital stock (including $310.00 paid in advance of calls; and $6,756.15 unpaid on calls at 31st December, 1912.)	$ 29,155 00
Reserve Fund (10 Edw. VII., c. 158)	$ 14,421 40

RECEIPTS.

Cash balance at 31st December, 1911	$ 2,002 57	
Cash received for transfer fees		$73 75
" fixed payments due in 1912		5,620 27
" premiums on cash system		54,392 58
" interest		1,131 24
" re-insurance on losses		5,344 86
" calls on capital stock		3,193 85
Total receipts		$ 69,756 55

Expenditure.

Expenses of management:	
Cash paid for agents' commission and bonus	$7,454 13
" law costs	3 00
" investigation and adjustment of claims	239 57
" interest	362 13
" statutory assessment and license fees	115 55
" travelling expenses	551 78
" taxes (Government and Municipal)	278 30
" rent	360 00
" salaries, directors' and auditors' fees	6,294 44
" printing, stationery and advertising	434 80
" postage, telephone, telegrams and express	534 75
" light	3 68
" janitor	84 50
" office expenses	151 74
" mercantile agency	50 00
" guarantee bonds	25 00
" all other expenses	18 15
Total expenses of management	$16,961 52
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	28,346 37
" re-insurance	11,315 37
" rebates and return premiums	7,317 28
" Goad's plans, etc.	77 00
Total expenditure	$64,017 54

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	.....	$834,171 11	$834,171 11
Cash	$1,627,674 77	6,479,184 95	8,106,859 72
Totals	$1,627,674 77	$7,313,356 06	$8,941,030 83
Re-insurance.			
Cash	$563,997,73	265,802 41	829,800 14
Net risks carried by company, 31st December, 1912	$1,063.677 04	$7,047,553 65	$8,111,230 69

Movement in Risks.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	496	$891,803 11
Policies new and renewed during 1912	155	260,460 61
Gross number during 1912	651	$1,152,263 72
Less expired and cancelled in 1912	202	318,092 61
Net risks in force on mutual system, 31st December, 1912	449	$834,171 11

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	8,960	$8,175,633 15
Policies new and renewed during 1912	2,654	2,479,347 70
Gross number during 1912	11,614	10,654,980 85
Less expired and cancelled in 1912	2,755	2,548,121 13
*Net risks in force on the cash system, 31st December, 1912..	8,859	$8,106,859 72

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	$30,724 32
Amount of premium notes, after deducting all payments thereon and assessments levied	18,454 69
Amount of premium notes received during the year 1912	9,919 08

CALLS ON CAPITAL STOCK.

Number of calls, three. Respective dates: At date of subscription, 15th November, 1908, and December 1st, 1912, at 10 per cent. respectively.

*Ontario risks, $8,106,859.72.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$ c.
Adams, C. J.	London	60	3,000	750 00
Aikenhead, Albert	London	10	500	125 00
Alton, Ellen	Lucknow	10	500	125 00
Belton, C. W.	London	10	500	100 00
Bock, H. P.	London	10	500	100 00
Bryan, Thomas	London	95	4,750	950 00
Black, Mac. M	Springfield	1	50	15 00
Baker, Thomas	London	20	2,000	200 00
Bucknell, B. A.	Ingersoll	10	500	125 00
Bryan, J. H.	London	25	1,250	250 00
Bentley, Chas. L.	Tillsonburg	3	150	37 50
Buckner, U. A.	London	5	250	62 50
Clark T. S.	Toronto	2	100	20 00
Cooney, John	Brampton	1	50	12 50
Chapman, Charles B.	London	5	250	62 50
Clark, A. J.	London	2	100	20 00
Campbell, Cl. T.	London	10	500	125 00
Campbell, B. N.	London	90	4,500	1,110 00
Campbell, John Kent.	London	10	500	100 00
Cody, Benjamin	Ingersoll	10	500	125 00
Crofts, W. T.	Dawn Mills	1	50	12 50
Corbett, E. C.	Verschoyle	2	100	25 00
Conn, Thomas	St. Mary's	3	150	38 00
Currie, Agnes	Woodstock	7	350	87 50
Cassel, Samuel	New Hamburg	20	1,000	200 00
Dyer, John J.	London.	15	750	150 00
Dawson, D. W.	London	15	750	187 50
Dupee, Reuben	Sarnia	10	500	100 00
Dewar, A. A.	Petrolea	20	1,000	250 00
Donald, George	Petrolea	10	500	125 00
Dupee, Reuben, in trust for R. Delmar	Sarnia	5	250	50 00
Downing, John	Beachville	10	500	150 00
Evans, David and F. L. E.	Strathroy	10	500	125 00
Escott, T. A. estate	London	5	500	50 00
Elcoat, Wm., in trust for Hazel Irene	Brucefield	2	100	20 00
Elcoat, Wm., in trust for Tracy Jean	Brucefield	2	100	20 00
Elcoat, Wm., in trust for Muriel Estelle	Brucefield	2	100	20 00
Ferte, A. E.	London	10	1,000	100 00
Follick, E. A.	Exeter	2	100	20 00
Follick, L. L.	St. Mary's	5	250	50 00
Furse, George	Kintore	10	500	100 00
Fordan, J. H.	Beachville	5	250	50 00
Gammage, W. W.	London	2	100	20 00
Gorman, Wm.	London	10	500	150 00
Gibson, Mrs. Elizabeth	Tillsonburg	3	150	30 00
Hannah, D. C.	London	10	500	100 00
Hole, B. V.	London	60	3,000	600 00
Hyndman, H. K	Exeter	8	400	100 00
Houghton, Tom	London	1	50	10 00
Hunt, C. B.	London	2	100	30 00
Hunt, F. C.	London	2	100	25 00
Heal, C. P.	London	5	250	50 00
Hunter, Bryce B.	Toronto	10	500	125 00
Hartley, David	Kelowna, B.C.	10	500	125 00
Honsberger, Jacob	Mabee	6	300	75 00
Honsberger, Pauline	Mabee	6	300	75 00
Hookaway, Nettie S.	Science Hill	5	250	62 50
Heughan, Susan	London	50	2,500	625 00

LIST OF SHAREHOLDERS.—*Continued.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$ c.
Jacques, David, Estate	Exeter	10	500	100 00
Jones, J. W	London	5	250	50 00
Jones, H. J	London	3	150	45 00
Jeffery, W. H	Dereham Centre	20	1,000	250 00
Kennedy, Wm	London	50	2,500	625 00
Kirkpatrick, Russell T	Petrolea	20	1,000	250 00
Kirkpatrick, R. T., in trust for Gertrude E	Petrolea	7	350	87 50
Kern, J. F	London	4	200	50 00
Lawson, Frank, Estate	London	3	150	45 00
Lawrie, J. T	London	5	250	50 00
Lawrence, Mary A	Watford	40	2,000	500 00
Levitt, Elizabeth	Forest	2	100	25 00
Lainchbury, Albert	Dereham Centre	10	500	125 00
Leach, Lorenzo	Eden	20	1,000	200 00
Macbeth, Herbert	Toronto	1	50	12 50
Morgan, John, Estate	Kerrwood	10	500	133 35
McCully, Maggie, J. F	London	8	800	80 00
McKillop, Jas. B	London	40	2,000	500 00
McBride, H. C	London	52	2,600	520 00
McLachlan, J. B	Toronto	2	100	25 00
McMahen, A. T., Estate of	London	5	250	50 00
Martin, Wm., Jr	North Bay	10	500	100 00
McDougall, D	Copleston	7	350	70 00
McDougall, Amelia A	Copleston	6	600	75 00
McLachlan, Margaret	Watford	20	1,000	200 00
McMillan, John	Sykston	40	2,000	600 00
McWhirter, Julia R	Beachville	5	250	62 50
McKinnon, D. B	Blyth	10	500	100 00
MacCallum, E. C. D	Kingston	5	250	62 50
Minns, J. E	Tillsonburg	6	300	60 00
Marshall, H. A	"	2	100	25 00
Minshall, Henry	Brownsville	3	150	37 50
McAsh, T. J	Varna	3	150	30 00
MacKay, W. M	Courtland	1	50	15 00
Marshall, Geo. W	Straffordville	3	150	37 50
Mennie, Alex	Niagara Falls	5	250	50 00
Murphy, T. J., Capt	London	4	200	60 00
Nicholls, Chas. W	London	20	1,000	250 00
Nims, Annie M	Detroit	3	150	30 00
Oatman, A. L	Cornell	1	50	10 00
Ostrander, Emma G	Richmond, Mich	5	250	50 00
Oliver, Frederich	Tillsonburg	4	400	60 00
Pocock, Philip	London	1	50	10 00
Puddicombe, R. W	London	10	500	125 00
Paynter, John	Dorchester	20	1,000	250 00
Paul, J. D	Mandaumin	10	500	125 00
Paynter, W. J	Wiarton	1	50	10 00
Petty, Geo	Hensall	2	100	30 00
Robinson, Alf	London	1	50	12 50
Robson, William W	Vernon, B.C	4	200	40 00
Ross, R. A	London	65	3,250	812 50
Robson, T. E	London	70	3,500	875 00
Rumball, F. G	London	122	6,100	1,525 00
Ramsay, Henry	Wanstead	10	500	125 00
Rumball, A. A	London	20	1,000	250 00
Scarrow, Wm	London	1	50	10 00
Stevens, Jas	Ingersoll	1	50	10 00
Schneider, Adam	Bornholm	2	100	25 00
Stone, S. Geo	Sault Ste. Marie	10	1,000	100 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			$	$ c.
Sutherland, W. H	Rayside	3	150	37 50
Spearman, John	Banner	10	500	100 00
Smith, John R	Wyoming	10	500	100 00
Sandham, T. A	Tillsonburg	6	300	75 00
Sandham, Della May	Tillsonburg	6	300	75 00
Sandham, A. O	Tillsonburg	2	100	25 00
Stutt, Richard	Forest	2	100	25 00
Swanson, Janet	St. Mary's	2	100	25 00
Taylor, Wm.	London	27	1,350	270 00
Tanton, A. E	London	5	250	50 00
Thorne, John E	London	50	2,500	625 00
Tierney, Jas. B.	Blyth	10	500	125 00
Twitchel, Jas	Clinton	20	1,000	200 00
Trick, Frank	Clinton	5	250	50 00
Thornton, Edwin	Ingersoll	7	350	70 00
Tambling, Geo	London	10	500	125 00
Thomas, Mrs. Wm	St. Mary's	2	100	25 00
Trick, Robert	Clinton	5	250	50 00
Ware, Francis B	London	60	3,000	750 00
Wynne, J. B	Watford	2	100	20 00
White, John	Watford	1	50	10 00
White, James	Woodstock	10	500	150 00
Walsh, Lawrence A	Winnipeg	10	500	100 00
Webster, John W	Sweaburg	5	250	50 00
White, Wm. J.	Petrolea	10	500	100 00
Wallace, Henry	South Middleton	5	250	62 50
Whitely, Alice S	Gorrie	5	250	62 50
White, D. W.	Courtland	2	100	25 00
Webster, Geo. B	Rannock	2	100	25 00
Webster, Catharine A	"	1	50	12 50
White, Joseph	St. Mary's	1	50	15 00
Young, Rachel S	Brantford	5	250	62 50
Totals		1,881	$97,200	$22,088 85

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Geo. Sleeman	Guelph, Ont.
Roswald Goldie	Guelph, Ont.
Thomas Gowdy	Guelph, Ont.
H. Murton	Guelph, Ont.
G. B. Ryan	Guelph, Ont.
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
George A. Clare	Preston, Ont.
John Davidson	Guelph, Ont.

Officers:

Geo. Sleeman, President	Guelph, Ont.
H. Murton, Vice-President	Guelph, Ont.
John Davidson, Secretary-Treasurer	Guelph, Ont.

Auditors:

A. C. Neff, F.C.A.	Toronto, Ont.
Thomas W. Saunders	Guelph, Ont.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Authorized capital stock	$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	42,450 00
Unassessed premium note capital	27,183 85
Deposited in the Provincial Treasury	14,000 00

ASSETS.

Debentures ($14,000 Ontario Government deposit)		$60,000 00
Cash on hand at head office	$689 42	
Cash in Royal Bank, Guelph	6,976 88	
		7,666 30
Cash in agents' hands, acknowledged by them to be due and considered good		1,492 96
Amount unpaid on fixed payments of 1912		187 05
" of premium notes in force after deducting all payments thereon assessments levied		27,183 85
" unearned part (50 per cent.) of premiums paid re-insurance of risks in force at 31st December, 1912		655 22
" of accrued interest		208 35
" office furniture, Goad's plans, etc. (not extended)	$3,000 00	
Total assets		$97,393 73
Subscribed capital stock uncalled		$80,925 00

Liabilities.

Amount of supposed or reported losses	$275 00
" unearned premiums being 50 per cent. of gross premiums on	
" all cash system policies in force at 31st December, 1912	27,499 83
Liabilities to the public	$27,774 83
Paid up capital stock	$42,450 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$10,138 94	
Cash received for fixed payments of 1912		$8,557 23
" " " prior years		207 95
" interest		3,121 81
" premiums on cash system		36,795 47
" extra premiums and fees		480 41
" agents' balances, 1911		3,795 24
" re-insurance claims		90
Total receipts		$52,959 01

Expenditure.

Expenses of management:

Amount paid for commission or bonus to agents	$8,809 58
" fuel and light	99 23
" investigation or adjustment of claims	299 06
" statutory assessment and license fees	95 55
" printing, stationery and advertising	790 44
" rent	300 00
" taxes (Government and municipal)	397 80
" salaries, directors' and auditors' fees	5,587 50
" travelling expenses	405 00
" postage, telegrams and express	628 41
" premiums on agents' bonds	141 25
" other expenses	75 00
Total expenses of management	$17,628 82

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$1,304 76	
" " " during 1912	26,958 16	
		28,262 92
" re-insurance (premiums)		1,310 44
" rebate		5,256 72
" dividends		2,971 50
" insurance plans		1 25
Total expenditure		$55,431 65

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

System.	One year or less.	Three years.	Total.
Mutual	.....	$703,761 00	$703,761 00
Cash	$1,897,500 00	3,856,233 00	5,753,733 00
Total re-insurance	$1,897,500 00	$4,559,994 00	$6,457,494 00
Re-insurance.			
On mutual system	.....	$46,412 00	$46,412 00
On cash system	$32,925 00	31,732 00	64,657 00
Total re-insurance	$32,925 00	$78,144 00	$111,069 00
Net risks at 31st December, 1912	$1,864,575 00	$4,481,850 00	$6,346,425 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	586	$709,151 00
Policies new and renewed during 1912	215	271,590 00
Gross number during 1912	801	$980,741 00
Less expired and cancelled in 1912	245	276,980 00
Net risks in force on mutual system 31st December, 1912	556	$703,761 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	6,187	$6,355,111 00
Policies new and renewed during 1912	2,327	2,606,845 00
Gross number during 1912	8,514	$8,961,956 00
Loss expired and cancelled in 1912	3,068	3,208,223 00
Net risks in force on cash system 31st December, 1912*	5,446	$5,753,733 00

Business Transacted by Company:

General Fire Insurance.

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$43,850 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	27,183 85
Amount of premium notes received during the year 1912	17,353 21
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	3,230 95

*Ontario risks, $5,748,233.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1912.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			$	$
Alexander, A. W.	Guelph	5	500	175
Burr, Emma C.	Guelph	30	3,000	1,050
Burr, Myron W.	Guelph	25	2,500	875
Bruce, Geo. R., Estate of	Guelph	5	500	50
Brown, Anson J	Athens	5	500	175
Clare, Geo. A., Hon.	Preston	10	1,000	350
Coutts, R. D.	Georgetown	5	500	175
Davidson, J. A., Estate of	Guelph	25	2,500	875
Dowrie, Robert	Guelph	20	2,000	700
Dodds, Robert	Guelph	10	1,000	350
Dryden, J. R., Estate of	Guelph	30	3,000	1,050
Davidson, John	Guelph	45	4,500	1,575
Forbes, Geo. D.	Hespeler	70	7,000	2,450
Fitton, Thomas	Exeter	15	1,500	525
Farmer, John	London	20	2,000	700
Ferrier, Annie	Toronto	9	900	315
Gregory, Thomas, Estate of	Exeter	25	2,500	875
Greenway, Emily	Slocan Jct., B.C.	20	2,000	700
Gowdy, Thomas	Guelph	10	1,000	350
Goldie, James, Estate of	Guelph	20	2,000	700
Gummer, H	Guelph	10	1,000	350
Guthrie, Donald	Guelph	10	1,000	350
Hutton, James	Forest	50	5,000	1,750
Henderson, Jas. S	New Westminster	40	4,000	1,400
Hobson, John, Estate of	Guelph	20	2,000	700
Hood, Robin	Guelph	15	1,500	525
Hutton, W. F.	St. Mary's	40	4,000	1,400
Hicks, Mary J.	Calgary	20	2,000	700
Jones, A. F. H., Estate of	Guelph	5	500	175
Kennedy, John	Guelph	30	3,000	1,050
Kelso, J. J.	Guelph	5	500	175
Little, David	Guelph	15	1,500	525
Lester, J. M., Estate of	Hamilton	5	500	175
Lester, Thomas	Hamilton	5	500	175
Moore, H. P.	Acton	10	1,000	350
Murton, H.	Guelph	20	2,000	700
Melross, J., Estate	Galt	10	1,000	100
Mitton, J. H., Estate	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A.	Hastings	50	5,000	1,750
McElderry, Rose	Guelph	10	1,000	350
McKay, M. S.	Galt	10	1,000	350
McKeown, Christina	Orangeville	8	800	280
MacDonald, Alice	Guelph	9	900	315
McIntosh, Jas. I.	Guelph	9	900	315
Nightingale, Jas.	Brantford	10	1,000	350
Presant, E. J.	Guelph	10	1,000	350
Putnam, G. A.	Toronto	10	1,000	350
Randall, Mrs. Caroline	Toronto	10	1,000	350
Rumsey, Margaret A. A	St. Mary's	30	3,000	1,050
Ryan, G. B.	Guelph	70	7,000	2,450
Russell, James	Fergus	10	1,000	350
Sleeman, George	Guelph	25	2,500	875
Samwell, George, Estate of	Exeter	50	5,000	1,750
Stanley, N. M.	Brantford	20	2,000	700
Smith, D'Alton A., Dr.	Mitchell	50	5,000	1,750
Scott, Hugh, Estate of	Toronto	10	1,000	350
Tom, John Elgin	Goderich	50	5,000	1,750
Tudhope, W. R.	Toronto	20	2,000	700
Vivian, William	Tillsonburg	10	1,000	350
Webster, Louisa	Brantford	10	1,000	350
Wissler, J. R.	Salem	10	1,000	350
Totals		1,245	124,500	42,450

YORK FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, KENT BUILDING, 156 YONGE STREET, TORONTO.

Commenced business 4th April, 1896.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

Henry Duncan ..... Don, Ont.
J. D. Evans ..... Islington, Ont.
Wm. Lake ..... Vachell, Ont.
A. Quantz ..... Langstaff, Ont.
John Goulding ..... Weston, Ont.
R. A. Montgomery ..... Toronto, Ont.
Wm. Shunk ..... Sherwood, Ont.
John Richardson ..... Toronto, Ont.
J. G. Wilgar ..... Toronto, Ont

Officers:

Henry Duncan, President ..... Don, Ont.
J. D. Evans, Vice-President ..... Islington, Ont.
J. G. Wilgar, Managing-Director and Secretary-Treasurer.... Toronto, Ont.
J. C. Wilgar, Assistant Manager ..... Toronto, Ont.

Auditors:

A. C. Neff & Co. ..... Toronto, Ont.

Authorized capital stock		$175,000 00
Subscribed capital stock		175,000 00
Paid up in cash		17,500 00
Capital stock uncalled		157,500 00
Securities deposited at Provincial Treasury		50,164 96
Unassessed premium note capital	$69,673 21	

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Municipal debentures		$ 65,745 93
Actual cash on hand at head office	1,318 99	
" in Standard Bank, Bay St. branch	21,161 27	
" Royal Bank, Yonge and Richmond St. branch...	7,917 62	
		30,397 88
Amount in agents' hands		10,180 37
Amount of premium notes in force after deducting all payments thereon and assessments levied		69,673 21
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1912		12,725 03
Amount of office furniture and Goad's plans (not extended) ..	3,898 20	
Total assets		$188,722 42
Subscribed capital stock uncalled		$157,500 00

Liabilities.

Amount of supposed or reported losses		$ 5,650 48
Unearned premiums, being 50 per cent of gross premiums on all cash system policies in force at 31st December, 1912		86,109 76
Insurance accounts unpaid		2,804 00
Total liabilities		$ 94,564 24
Paid up capital stock		$ 17,500 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$ 30,214 58	
Cash received for fixed payments of 1912		$ 21,514 59
" premiums on cash system		133,822 51
" interest		3,235 97
" re-insurance on losses		12,430 13
" bills receivable		541 08
" investments (not extended)	$ 1,219 31	
Total receipts		$171,544 28

Expenditure.

Expenses of management:		
Cash paid for agents' commission		$ 23,978 65
" travelling expenses		1,096 60
" fuel and light		22 49
" law costs		10 75
" investigation and adjustment of claims		826 37
" statutory assessment and license fee		212 96
" taxes (Municipal and Government)		690 91
" rent		1,000 00
" salaries, directors' and auditors' fees		10,023 94
" printing, stationery and advertising		1,295 56
" postage, telephones, telegrams and express		782 13
" other expenses		99 86
Total expenses of management		$ 40,040 22
Miscellaneous payments:		
Cash paid for losses of years prior to 1912	$ 2,146 82	
" losses of 1912	82,570 50	
		84,717 32
" rebate		10,363 03
" re-insurance		23,634 06
" divided		1,050 00
" office furniture		65 70
Cash paid for purchase of investments, debentures, mortgages and other securities (not extended)	$12,709 96	
Total expenditure		$159,870 33

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	One year or less.	Three years.	Total.
Mutual	.....	$3,834,551 82	$3,834,551 82
Cash	$5,789,844 58	9,280,417 74	15,070,262 32
Total	$5,789,844 58	$13,114,969 56	$18,904,814 14
Re-insurance (cash system)	1,090,107 15	849,975 41	1,940,082 56
Net amount at risk	$4,699,737 43	$12,264,994 15	$16,964,731 58

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,451	$4,384,326 91
Policies new and renewed during 1912	681	1,268,240 00
Gross number during 1912	3,132	5,652,566 91
Less expired and cancelled in 1912	987	1,818,015 09
Net risks in force on mutual system 31st December, 1912	2,145	$3,834,551 82

Cash System.	Number.	Amount.
Policies in force 31st December, 1911	12,723	$14,436,579 01
Policies new and renewed during 1912	7,425	8,222,431 39
Gross number during 1912	20,148	22,659,010 40
Deduct expired and cancelled in 1912	6,417	7,588,748 08
Net risks in force 31st December, 1912*	13,731	$15,070,262 32

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$122,757 41
Amount of all premium notes after deducting all payments thereon and assessments levied	69,673 21
Amount of premium notes received during the year 1912	41,393 67
Payments on premium notes of 1912, including all sums credited on said premium notes, viz:	
Cash paid up to 31st December, 1912	21,514 59

Calls on Capital Stock.

Number of calls, 1. Rate, 10 per cent.

* Ontario risks, $14,389,518.99.

L F SHAREHOLDERS.

Name.	Residence.	No. of shares subscribed	Amount subscribed for.	Amount paid up in cash.
			$	$
Bond, Geo	Toronto	70	7,000	700
Bull, T. H	"	10	1,000	100
Burton, Mrs. Margaret	Humber	10	1,000	100
Barkey, Joseph	Lemonville	10	1,000	100
Bell, James	Woodbridge	10	1,000	100
Bean, A. J. M	Mount Dennis	20	2,000	200
Bond, Miss Luana	Toronto	35	3,500	350
Bruce Bros	Gormley	30	3,000	300
Cronsberry, R	Virginia	40	4,000	400
Chapman, John	Toronto	5	500	50
Duncan, Henry	Don	30	3,000	300
Duncan, David	"	50	5,000	500
Eiliott, Geo	Woodbridge	10	1,000	100
Elliott, Geo	Agincourt	20	2,000	200
Elliott, John	"	10	1,000	100
Evans, Geo	Virginia	10	1,000	100
Evans, J. D	Islington	30	3,000	300
Fletcher, J	Woodbridge	50	5,000	500
Goulding, E. W	Toronto	25	2,500	250
Goulding, G. R	Newtonbrook	5	500	50
Goodall, Robert	Elders Mills	10	1,000	100
Harding, Henry	Milliken	10	1,000	100
Henry, G. S	Oriole	50	5,000	500
Johnston, John, Sr	Woodbridge	160	16,000	1,600
Knowlton, W. H	Toronto	20	2,000	200
Lake, Wm	Vachell	20	2,000	200
Ley, James	Ellesmere	10	1,000	100
Larkin, J. W	Nobleton	5	500	50
McDonald, D., Estate of	Sutton West	10	1,000	100
McClellan, P	Markham	10	1,000	100
McLean, P. D	Woodbridge	20	2,000	200
Montgomery, R. A	Toronto	10	1,000	100
Neild, Gertrude A	"	10	1,000	100
Norman, T. J	Robson, B.C.	20	2,000	200
Pearson, Mrs. R	Weston	10	1,000	100
Quantz, Arthur	Langstaff	100	10,000	1,000
Renfrew, W. C	Toronto	20	2,000	200
Richardson, J	"	10	1,000	100
Ross, W. E	"	100	10,000	1,000
Stevens, Reuben, Estate of	Stouffville	10	1,000	100
Statton, Wm	Vachell	10	1,000	100
Saunders, H. D	Fairbank	10	1,000	100
Scott, Thomas	Toronto	10	1,000	100
Scott, Wm	Weston	5	500	50
Shunk, Wm	Sherwood	10	1,000	100
Truman, Mrs. Eliz	Stouffville	20	2,000	200
Wilgar, J. G	Toronto	100	10,000	1,000
Wi gar, J. C	"	420	42,000	4,200
Winch, S	Belhaven	60	6,000	600
Wa	Aurora	10	1,000	100
		1,750	175,000	17,500

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all Cash Mutual Fire Insurance Companies having Joint Stock Capital.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Mortgages, bonds and debentures or other securities.	Loans on debentures.	Interest due and accrued.	Cash at head office and bank balances.*	Agents' balances.	Fixed payment of 1912, unpaid.	Unassessed premium notes.	Re-insurance on losses.	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1912.	Calls on capital stock unpaid.	All other assets.	Total.	Good's plans, office furniture, etc. (Not extended.)	Subscribed capital stock uncalled.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange	7,758 85	44,877 00	190 55	(1) 25,356 74	2,239 89	.....	8,171 91	.....	1,474 57	.....	.....	90,069 51	1,677 74	43,650 00
Hamilton	40,624 39	.....	579 05	14,471 22	4,381 29	.....	16,545 50	1,394 83	2,990 84	.....	.....	80,987 12	3,037 00	136,720 00
Hand-in-Hand	32,287 73	71,170 00	399 94	26,434 26	3,051 64	.....	10,512 51	.....	10,026 97	.....	.....	153,883 05	1,700 60	50,000 00
Independent	.....	.....	.....	(2) 26,208 30	4,520 38	.....	9 989 58	2,200 66	1,750 00	.....	(a) 16,575 00	61,243 92	1,865 27	180,000 00
Metropolitan	.....	.....	.....	(3) 22,265 51	2,359 54	.....	17,449 94	928 91	1,297 00	11,307 90	(a) 17,911 00	73,519 80	2,237 28	96,152 00
Millers' and Manufacturers'	28,718 76	56,392 50	633 64	(4) 18,388 68	1,685 80	651 75	31,196 36	88 42	5,980 08	.....	1,478 98	145,214 97	2,170 35	100,000 00
Monarch	24,000 00	.....	.....	7,741 58	4,073 78	.....	18,454 69	631 23	5,558 77	6,756 15	85 06	67,301 26	2,841 57	68,045 00
Wellington	60,000 00	.....	208 35	7,666 30	1,492 96	187 05	27,183 85	.....	655 22	.....	.....	97,393 73	3,000 00	80,925 00
York	65,745 93	.....	.....	30,397 88	10,180 37	.....	69,673 21	.....	12,725 03	.....	.....	188,722 42	3,898 20	157,500 00
Totals	259,135 66	172,439 50	2,011 53	178,930 47	33,985 65	838 80	209,177 55	5,244 05	42,458,48	18,064 05	36,050 04	958,335 78	22,428 01	912,992 00

The Government deposits at date of publication are as follows: Hamilton, $16,276.70; Fire Insurance Exchange, $12,000; Hand-in-Hand, $20,000; Independent, $15,000; Metropolitan, $15,000; Millers' and Manufacturers' $21,239.84; Monarch, $20,000; Wellington, $14,000; York, $50,164.96.

* Including Deposit Receipts deposited with Government: (1) $10,000; (2) $25,000; (3) $21,000; (4) $5,000.

(a) Undertaking of Equity Fire Insurance Company to cover re-insurance reserve.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES, HAVING JOINT STOCK CAPITAL.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Losses unpaid at 31st December, 1912, though subsequently discharged.	Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.	Commission and bonus.	Re-insurance.	Rebates and return premiums unpaid.	Due to other Companies and persons.	All other liabilities.	Bills payable.	Total liabilities except capital stock.	Capital stock paid up.	Capital stock called and unpaid.	Reserve Fund (Company's Special Act. 10 Edw. VII., c. 58, s. 8.)	Number of policies.	Net amount at risk.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
Fire Insurance Exchange	.....	11,150 37	.....	.....	.....	.....	.....	.....	14,150 37	13,650 00	.....	.....	2,110	2,990,012 00
Hamilton	1,921 71	27,737 16	.....	.....	.....	.....	.....	.....	29,658 87	34,180 00	.....	.....	8,848	7,351,529 76
Hand-in-Hand	889 77	35,632 07	.....	.....	.....	.....	.....	.....	36,521 84	50,000 00	.....	.....	*5,025	5,960,925 68
Independent	810 00	18,325 00	230.50	246 00	750 00	34,273 44	.....	30,423 55	85,058 49	20,000 00	.....	.....	3,643	(a) 3,339,259 00
Metropolitan	1,867 30	19,208 00	298 00	200 00	800 00	25,138 37	.....	23,204 29	70,715 96	33,940 10	11,307 90	.....	4,424	(a) 4,100,524 00
Millers' and Manufacturers'	.....	19,238 00	.....	.....	7 00	2,259 19	.....	.....	21,504 25	25,000 00	.....	.....	1,501	3,037,189 00
Monarch	2,867 15	31,989 14	.....	1,146 75	.....	19 15	130 00	.....	36,152 19	22,398 85	6,756 15	14,421 40	9,308	8,111,230 69
Wellington	275 00	27,499 83	.....	.....	.....	.....	.....	.....	27,774 83	42,450 00	1,125 00	.....	6,002	6,346,425 00
York	5,650 48	86,109 76	.....	2,804 00	.....	.....	.....	.....	94,564 24	17,500 00	.....	.....	15,876	1,964,731 58
Totals	14,281 41	279,889 39	528 50	4,396 75	1,557 00	61,690 15	130 00	53,627 84	416,101 04	289,118 95	19,189 05	14,421 40	56,737	58,201,826 71

(a) Re-insured in Equity Fire Insurance Company.

Government deposits at date of publication are as follows: Hamilton, $16,276.70; Fire Insurance Exchange, $12,000; Hand-in-Hand, $20,000; Independent, $15,000; Metropolitan, $15,000; Millers' and Manufacturers', $21,239.84; Monarch, $20,000; Wellington, $14,000; York, $50,164.96.

*Hand-in-Hand Insurance Company also reported, 31st December, 1912, the following Plate Glass Insurance: Number of risks, 859; amount, $73,295.10.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Fixed payments of 1912.	Fixed payments or assessments of years prior to 1912.	Bills receivable.	Premiums on cash system.	Interest.	Fees, licenses and extra premiums.	Advances from Equity Fire Insurance Company.	For losses re-insured.	Rent.	Losses investigation and adjustment expense refunded and rebates.	Commission.	Calls and premiums on capital stock.	Agents' balances.	Other sources.	Total.	Received for securities (not extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange	9,969 35	.....	.....	26,586 18	3,833 18	.....	.....	2,227 89	.....	61 97	147 27	.....	.....	.....	42,825 84	71,107 17
Hamilton	5,424 89	.....	.....	51,691 60	1,244 90	1,122 84	.....	5,252 29	364 99	45 82	2,875 43	17 725 00	.....	.....	85,747 76	.....
Hand-in-Hand	16,891 72	.....	.....	59,706 07	5,862 46	(a)4,414 88	.....	13,329 94	.....	31 19	2,627 09	.....	.....	.....	102,863 35	87,677 34
Independent	4,083 60	237 82	.....	27,477 77	750 00	.....	3,704 72	4,648 52	.....	.....	.....	.....	.....	15 00	40,917 43	.....
Metropolitan	5,879 36	206 77	.....	25,231 53	630 00	.....	.....	4,897 83	.....	.....	.....	5 05	.....	198 83	37,049 37	.....
Millers' and Manufacturers'	42,738 66	1,334 32	.....	39,852 46	4,831 08	.....	.....	18,533 06	.....	5,455 01	6,865 21	.....	.....	44 75	119,654 55	68,397 50
Monarch	5,620 27	.....	.....	54,392 58	1,131 24	73,75	.....	5,344 86	.....	.....	.....	3,193 85	.....	.....	69,756 55	.....
Wellington	8,557 23	207 95	.....	36,795 47	3,121 81	.....	.....	90	.....	480 41	.....	.....	3,795 24	.....	52,959 01	.....
York	21,514 59	.....	541 08	133,822 51	3,235 97	.....	.....	12,430 13	.....	.....	.....	.....	.....	.....	171,544 28	1,219 31
Totals	120.679 67	1,986 86	541 08	455.556 17	24,640 64	5,611 47	3,704 72	66,665 42	364 99	6,074 40	12,515 00	20.923 90	3,795 24	258 58	723,318 14	228,401 32

(a) Plate glass premiums.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Expenses of Management.						Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.	Re-insurance.	Bills payable and repayment of loans.	All other payments.	Total.	Invested (not extended.)
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.								
	$ c.	$ c.	c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire Insurance Exchange.....	5,678 65	.....	....	55 95	4,558 42	10,293 02	2,182 50	21,249 20	3,255 34	4,122 48	.....	882 35	41,984 89	76,670 00
Hamilton	10,854 43	24 65	9 82	92 89	10,370 23	21,322 02	1,200 00	23,020 32	6,393 25	7,692 05	3 500 57	401 20	63,529 41	13,814 00
Hand-in-Hand.....	14,138 36	.....	50	108 75	6,017 30	20,301 91	3,000 00	35,965 05	8,177 77	22,603 22	.....	501 25	90,549 20	94,041 43
Independent	3,492 92	10 96	100 60	75 10	3,232 87	6,912 45	.....	23,838 99	6,000 78	6,303 26	.....	.....	43,055 48	.....
Metropolitan	3,932 73	14 55	151 00	79 52	3,096 18	7,273 98	.....	19,368 62	4,940 06	4,770 20	*2,899 73	.....	39,252 59	.....
Millers' and Manufacturers'	8,771 47	.....	.....	80 93	9,039 92	17,892 32	3,447 65	39,115 66	6,689 04	42,301 92	.....	497 41	109,944 00	76,975 00
Monarch	7,454 13	362 13	3 00	115 55	9,026 71	16,961 52	.....	28,346 37	7,317 28	11,315 37	.....	77 00	64,017 54	.....
Wellington	8,809 58	.....	.....	95 55	8,723 69	17,628 82	2,971 50	28,262 92	5,256 72	1,310 44	.....	1 25	55,431 65	.....
York.....	23,978 65	.....	10 75	212 96	15,837 86	40,040 22	1,050 00	84,717 32	10,363 03	23,634 06	....	65 70	159,870 33	12,709 96
Totals	87,080 92	412 29	312 67	917 20	69,903 18	158,626 26	13,851 65	303,884 45	58,393 27	124,053 00	6,400 30	2,426 16	667,635 09	274,210 39

*Repayment to Equity of Advances.

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1912.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Fred. Willert	Dashwood, Ont.
Wm. Lamont	Hills Green, Ont.
John Sheritt	Harpley, Ont.
Wm. Consit	Hills Green, Ont.
Benjamin Surarus	Zurich, Ont.
John E. Sparrow	Varna, Ont.
J. C. Kalbfleisch	Zurich, Ont.
Christian Stade	Dashwood, Ont.
George McEwen	Hensall, Ont.

Officers:

George McEwen, President	Hensall, Ont.
Wm. Lamont, Vice-President	Hills Green, Ont.
Henry Eilber, M.P.P. Manager	Crediton, Ont.

Auditors:

August G. Ehnes	Zurich, Ont.
Jacob Haberer	Zurich, Ont.

Unassessed premium note capital, $171,069.01

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont.	$ 10,490 47
Amount unpaid assessments levied in 1912	103 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied	171,069 01
Total assets	$181,662 62

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$ 7,311 44	
Cash received as fixed payments of 1912		661 90
Cash received assessment 1912		11,040 53
Cash received for interest		196 38
Total receipts		$11,898 81

Expenditure.

Expenses of management:

Amount paid for commission	$318 55
" investigation and adjustment of claims	56 00
" statutory assessment and license fee	49 86
" printing, stationery and advertising	150 60
" salaries, directors' and auditors' fees	281 20
" travelling expenses	4 50
" postage, telephone, telegrams and express	111 88
" rent	25 00
" other expenses	1 88
Total expenses of management	$999 47
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	7,702 52
Cash paid for rebate	17 79
Total expenditure	$8,719 78

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$4,592,735 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,995	$4,492,010 00
Policies new and renewed during 1912	473	1,059,950 00
Gross number and amount in force during 1912	2,468	$5,551,960 00
Less expired and cancelled in 1912	463	959,225 00
Net risks in force 31st December, 1912	2,005	$4,592,735 00

Classification of Risks:

Farm and non-hazardous

Premium Notes

On Policies in force 31st December, 1912.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$188,468 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	171,069 01
Amount of premium notes received during the year 1912	43,644 00

NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Alex. M. Mason ..... Wabash, Ont.
H. J. French ..... Dresden, Ont.
W. J. Mitton ..... Thamesville, Ont.
James Vance ..... Thamesville, Ont.
C. E. Bodkin ..... Thamesville, Ont.
J. W Simpson ..... Tupperville, Ont.
Harry Lorrigan ..... Eberts, Ont.
Robert Forsyth ..... Eberts, Ont.
J. B. Clapp ..... Turnerville, Ont.

Officers:

Alex. M. Mason, President ..... Wabash, Ont.
H. J. French, Vice-President ..... Dresden, Ont.
G. A. Fraser, Secretary-Treasurer ..... Thamesville, Ont.

Auditors:

John Coutts ..... Thamesville, Ont.
J. C. Harris ..... Florence, Ont.

Unassessed premium note capital, $17,472.78.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand in head office	$36 01	
Cash in Merchants Bank, Thamesville, Ont.	1,431 87	
		$1,467 88
Amount of unpaid fixed payments of 1912		18 30
Amount of premium notes, after deducting all payments thereon and assessments levied		17,472 78
Total assets		$ 18,958 96

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$560 33	
Cash received by Company as fixed payments due in 1912		$1,344 05
Cash received by company as fixed payments due in prior years		22 30
Cash received for interest		17 55
Cash received by fees		3 13
Total receipts		$1,387 03

Expenditure.

Expenses of management:	
Cash paid for statutory assessment and license fee	$9 35
" salaries, directors' and auditors' fees	196 45
" printing, stationery and advertising	30 75
" postage, telephone, telegrams and express	9 95
" other expenses of management	8 45
Total expenses of management	$254 95
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	190 00
" rebates	34 53
Total expenditure	$479 48

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$666,296 00
Less re-insurance	12,741 67
Net risks	$653,554 33

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	245	$429,816 00
Policies new and renewed during 1912	159	278,855 00
Gross number and amount in force at any time during 1912	404	$708,671 00
Deduct expired and cancelled in 1912	30	42,375 00
Net risks in force at 31st December, 1912	374	$666,296 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$19,863 68
Amount of premium notes, after deducting all payments thereon and assessments levied	17,472 78
Amount of premium notes received during the year	8,365 65
Payments on premium notes of 1912 including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1912	778 34

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Andrew Schenk	Ayton, Ont.
Philip S. Schaus	Clifford, Ont.
M. E. Murray	Ayton, Ont.
Walter Ferguson	Dromore, Ont.
W. J. McNally	Walkerton, Ont.
Henry Maes	Ayton, Ont.
Geo. W. Whetham	Drew Station, Ont.
Balzar Weigel	Moltke, Ont.
C. J. Dickinson	Mildmay, Ont.
John Brown	Allan Park, Ont.
Adam Ries	Clifford, Ont.
John Elkhorn	Dundalk, Ont.

Officers:

Andrew Schenk, President	Ayton, Ont.
Philip S. Schaus, Vice-President	Clifford, Ont.
R. H. Fortune, Secretary-Treasurer	Ayton, Ont.

Auditors:

W. J. Forbes	Ayton, Ont.
James Booth	Ayton, Ont.

Unassessed premium note capital, $123,594.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in Royal Bank, Ayton, Ont.	$1,814 71
Amount unpaid of fixed payments of 1912	297 80
" fixed payments due in prior years	43 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$123,594 25
Total assets	$125,749 81

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$7,082 61	
Cash received for fixed payments of 1912		$5,196 30
" fixed payments of prior years		106 55
" interest		154 24
Total receipts		$5,457 09

EXPENDITURE.

Expenses of management:

Amount paid for law costs	$150 00
" statutory assessment and license	36 36
" commission	199 85
" salaries, directors' and auditors' fees	541 10
" travelling expenses	31 00
" rent	50 00
" printing, stationery and advertising	66 50
" postage, telephone, telegrams and express	102 53
" investigation and adjustment of claims	105 05
" other expenses	25 80
Total expenses of management	$1,308 19

Miscellaneous payments:

Amount paid for losses which occurred during 1912	9,362 65
" rebate	54 15
Total expenditure	$10,724 99

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$155,445.00	$17,675 00	$167,591 00	$3,206,509 00	$3,407,320 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,503	$3,140,475 00
Policies new and renewed during 1912	527	1,199,615 00
Gross number and amount in force during 1912	2,030	$4,340,090 00
Less expired and cancelled during 1912	444	932,770 00
Net risks in force 31st December, 1912	1,586	$3,407,320 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$1,421 80	$707 00	$6,763 65	$127,530 15	$136,422 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	617 40	659 50	6,415 10	115,902 25	123,594 25
Amount of premium notes received during the year 1912	.....	.....	.....	.....	47,984 60

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Robert Richardson ..... Walkerton, Ont.
T. H. O'Neill ..... Hanover, Ont.
W. W. Smith ..... Shallow Lake, Ont.
Dougald McKinnon ..... Chesley, Ont.
Henry Batterman ..... Williamsford, Ont.
Fred Frook ..... Maple Hill, Ont.
John Picken ..... Durham, Ont.
Adam Seegmiller ..... Walkerton, Ont.
Wm. Glauser ..... Hanover, Ont.
R. E. English ..... Glascott, Ont.
James Hunter ..... Walkerton, Ont.
John Allenson ..... Neustadt, Ont.
Archibald McCuaig ..... Topcliff, Ont.
Conrad Hill ..... Mildmay, Ont.
Robert Grierson ..... Aberdeen, Ont.

Officers.

T. H. O'Neill, President ..... Hanover, Ont.
A. C. McCuaig, Vice-President ..... Topcliff, Ont.
H. H. Miller, Secretary-Treasurer ..... Hanover, Ont.

Auditors.

T. H. Wilson ..... Walkerton, Ont.
Duncan McLean ..... Aberdeen, Ont.

Unassessed premium note capital, $104,910.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of mortgages		$3,115 00
Cash on hand at head office	$228 45	
Amount of cash in Merchants Bank, Hanover, Ont.	2,822 38	
		$3,050 83
Amount unpaid assessments 1912		229 15
" assessments prior years		493 17
" premium notes in force, after deducting all payments thereon and assessments levied		104,910 65
" interest		63 95
Total assets		$111,863 05

Liabilities.

Amount of supposed loss	12 00
" due on agency	23 55
Total liabilities	$35 55

Receipts.

Cash balance at 31st December, 1911 (not extended)	$ 7,728 00	
Cash received for assessments		$4,699 74
" prior years		449 42
" interest		187 31
Cash received other sources		2 25
Total receipts		$5,338 72

Expenditure.

Expenses of management:

Amount paid for commission, business 1912	$1,248 20
" investigation and adjustment of claims	109 90
" salaries, directors' and auditors' fees	988 30
" statutory assessment, license fee	37 22
" postage, telephone, telegrams, express and stationery	105 25
" printing and advertising	152 89
" other expenses	28 02
Total expenses of management	$2,669 78

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$ 38 20	
Cash paid for losses which occurred during 1912	4,033 19	
		4,071 39
" rebate		159 72
Total expenditure		$6,900 89

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.	Total.
Mutual	$3,266,069 81	$3,266,069 81

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,331	$3,226,244 10
Policies new and renewed during 1912	856	1,262,060 00
Gross number and amount in force during 1912	3,187	4,488,304 10
Less expired and cancelled in 1912	900	1,222,234 29
Net risks in force at 31st December, 1912	2,287	$3,266,069 81

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$120,639 00	$120,639 00
Amount of premium notes after deducting all payments thereon and assessments levied	104,910 65	104,910 65
Amount of premium notes received during the year 1912	45,542 00	45,542 00

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Werner Youngblut	Tavistock, Ont.
Leonard Schaefer	Tavistock, Ont.
A. H. Goring	Woodstock, Ont.
Werner Mogk	Tavistock, Ont.
Conrad Wilkes	Tavistock, Ont.
Edw. Caister	Tavistock, Ont.
J. C. Stewart	Brocksden, Ont.
John Paff	Stratford, Ont.
J. A. Fraser	Shakespeare, Ont.

Officers:

Werner Youngblut, President	Tavistock, Ont.
Leonard Schaefer, Vice-President	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer	Tavistock, Ont.

Auditors:

H. J. Mansz	Tavistock, Ont.
James Smith	Shakespeare, Ont.

Unassessed premium note capital, $180,970.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand, Head Office	$143 28	
Cash in Standard Bank, Tavistock	2,197 36	
		$2,340 64
Amount of premium notes in force, after deducting all payments thereon and assessments levied		180,970 34
Amount unpaid of assessments of 1912		527 84
Amount unpaid of assessments of prior years (not extended)	$42 31	
Total assets		$183,838 82

LIABILITIES.

Amount of losses reported	$25 00

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$6,488 65	
Cash received for assessments levied during 1912		$6,112 25
Cash received for assessments levied prior to 1912		282 61
Cash received for interest		164 90
Cash received for refund of expenses		273 97
Total receipts		$ 6,833 73

Expenditure.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees	$345 50
" statutory assessment and license fee	42 62
" law costs	75 00
" printing, stationery and advertising	116 75
" postage, telephone, telegrams and express	56 50
" travelling expenses	16 00
" rent	15 00
" investigation of claims	639 53
" fee, Underwriters' Association	6 00
" other expenses	108 50
Total expenses of management	$1,421 40
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	9.560 34
Total expenditure	$10,981 74

Currency of Risks.

Amount covered by policies in force 31st December, 1912.

	Four year.
Mutual	$3,821,960 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,451	$3,766,920 00
Policies new and renewed during 1912	388	1,045,220 00
Gross number and amount in force during 1912	1,839	4,812,140 00
Less expired and cancelled in 1912	387	990,180 00
Net risks in force 31st December, 1912	1,452	$3,821,960 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$191,098 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	180,970 34
Amount of premium notes received during the year 1912	52,261 00
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1912	1,412 45

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Robert Baird ..... Chesterfield, Ont.
Thos. E. West ..... Woodstock, Ont.
Charles D. Brown ..... Haysville, Ont.
John Walton ..... Woodstock, Ont.
Robert Smith ..... Hickson, Ont.
W. A. Beattie ..... Plattsville, Ont.
John Schlemmer ..... Tavistock, Ont.
R. J. Thomas ..... Bright, Ont
Benjamin Bickell ..... Walmer, Ont.

Officers:

Robert Baird, President ..... Chesterfield, Ont.
Thomas E. West, Vice-President ..... Woodstock, Ont.
W. G. Henderson, Secretary-Treasurer ..... Bright, Ont.

Auditors:

T. W. Craig ..... Bright, Ont.
W. R. Henderson ..... Chesterfield, Ont.

Unassessed premium note capital, $85,348.40

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash on hand at head office	$26 52	
Cash on deposit in Standard Bank, Bright, Ont.	6,251 85	
		$6,278 37
Amount unpaid of assessments levied in 1912		10 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied		85,348 40
Total assets		$91,637 72

LIABILITIES. None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$6,287 68	
Cash received at taking of application held by agents (not extended)	190 50	
Cash received for assessments levied in 1912		$3,579 80
" " " years prior to 1912		5 91
" interest		154 25
" other sources		10 74
Total receipts		$3,750 70

EXPENDITURE.

Expenses of management:

Cash paid to agents in fees (not extended)	$190 50	
Amount paid for printing, stationery and advertising		$128 50
" law costs		
" postage, telephone, telegrams and express		27 62
" salaries, directors' and auditors' fees		392 00
" rent of rooms and cost of directors' meetings		32 00
" statutory assessment and license fee		23 89
" travelling expenses		16 00
" one-half premium Treasurer's bond		6 00
" other expenses		10 00
Total expenses		$636 01

Miscellaneous payments:

Cash paid for losses which occurred during 1912	3,124 00
Total expenditure	$3,760 01

CURRENCY OF RISKS.

Amount covered by Policies in force, 31st December, 1912.

	Four years.
Mutual	$ 1,949,270 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	656	$1,891,445 00
Policies new and renewed during 1912	197	557,430 00
Gross number and amount in force during 1912	853	2,448,875 00
Less expired and cancelled in 1912	185	499,605 00
Net risks in force 31st December, 1912	668	$1,949,270 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$ 91,685 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	85,343 40
Amount of premium notes received during the year 1912	26,238 00
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	648 57

EAST WILLIAMS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Neil P. McIntyre ..... Ailsa Craig, Ont.
Neil Chisholm ..... Parkhill, Ont.
Wm. McCallum ..... Fernhill, Ont.
Alex. McLeish ..... Springbank, Ont.
George Brock ..... Strathroy, Ont.
Alex. F. Ross ..... Nairn, Ont.
John Morrison ..... Parkhill, Ont.
Neil Galbraith ..... Parkhill, Ont.
John McLeish ..... Keyser, Ont.

Officers:

Neil Chisholm, President ..... Parkhill, Ont.
Alex. F. Ross, Vice-President ..... Nairn, Ont.
R. R. Cameron, Secretary-Treasurer ..... Ailsa Craig, Ont.

Auditors:

Colin Fraser ..... Nairn, Ont.
Dougald Campbell ..... Fernhill, Ont.

Unassessed premium note capital, $19,309.21.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$ 45	
" Standard Bank at Parkhill	4 66	
		$5 11
Amount unpaid, assessment levied in 1912		149 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$19,309 21	
Less residue given for re-insurance	69 75	
		19,239 46
Total assets		$19,394 52

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$1,158 37	
Cash received as fixed payments of 1912		$1,809 69
" fixed payments of prior years		149 51
" interest during 1912		26 73
Total receipts		$1,985 93

EXPENDITURE.

Expenses of management:	
Amount paid for commission	$76 50
" statutory assessment and license	12 29
" law costs	0 50
" investigation and adjustment of claims	9 00
" printing, stationery and advertising	79 65
" salaries, directors' and auditors' fees	151 50
" postage, telephone, telegrams and express	17 93
Expenses of management	$347 37
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	2,752 58
" rebate	39 14
Total expenditure	$3,139 19

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$766,288 00
Re-insurance Mutual System	3,100 00
Net risks	$763,188 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	468	$729,651 00
Policies new and renewed during 1912	189	296,495 00
Gross number and amount in force during 1912	657	$1,026,146 00
Less expired and cancelled in 1912	182	259,858 00
Net risks in force 31st December, 1912	475	$766,288 00

CLASSIFICATION IN RISKS.

Farm and non-hazardous

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$22,988 64
Amount of all premium notes, after deducting all payments thereon and assessments levied	19,309 21
Amount of premium notes received during the year	8,894 85
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	727 75
Amount of premium notes given by Company for re-insurance	93 00
Less payments made thereon	23 25
Residue of said notes for which the Company is still liable	$69 75

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Jno. McPherson .....Crinan, Ont.
Arch'd McColl .....Aldboro, Ont.
D. R. Thomson .....Iona, Ont.
D. Carmichael .....West Lorne, Ont.
John R. Gow .....Wallacetown, Ont.
John McPhail .....Iona, Ont.

Officers:

John McPhail, President .....Iona, Ont.
John R. Gow, Vice-President .....Wallacetown, Ont.
W. A. Galbraith, Secretary-Treasurer .....Iona Station, Ont.

Auditors:

Archibald Carmichael .....West Lorne, Ont.
D. C. McKellar .....Wallacetown, Ont.

Unassessed premium note capital, $90,964.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand, head office	$21 97	
Cash in Molsons Bank, Dutton, Ont.	124 96	
Cash in Royal Bank, Dutton, Ont.	4,761 74	
Cash in Merchants Bank, West Lorne, Ont.	876 77	
		$5,785 44
Amount unpaid of fixed payments of 1912		247 50
" notes or bills less than one year overdue		48 60
Amount of premium notes in force after deducting all payments thereon and assessments levied		90,964 55
Office safe (not extended), $110.00.		
Total assets		$97,046 09

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$4,392 32	
Amount of cash received for fixed payments of 1912		$4,829 05
" " fixed payments due in prior years		285 05
" " interest		124 62
Total receipts		$5,238 72

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	$53 50
" bonus to agents	111 75
" travelling expenses	70 55
" postage, telephones, telegrams, and express	44 95
" statutory assessment and license	28 60
" law costs	110 00
" printing, stationery and advertising	64 25
" salaries, directors' and auditors' fees	377 00
" rent	9 75
" other expenses	5 00
Total expenses of management	$875 35

Miscellaneous payments:

Cash paid for losses which occurred during 1912	2,871 67
" rebate	98 58
Total expenditure	$3,845 60

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$2,530,150 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,322	$2,363,475 00
Policies new and renewed during 1912	445	872,325 00
Gross number and amount in force during 1912	1,767	$3,235,800 00
Less expired and cancelled in 1912	447	705,650 00
Net risks in force 31st December, 1912	1,320	$2,530,150 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$101,206 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	90,964 55
Amount of premium notes received during the year 1912	34,893 00
Payments on the premium notes of 1912, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1912	1,688 25
Notes for fixed payments unpaid 31st December, 1912	48 60

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

J. W. Wallace ..... Townsend Centre, Ont.
Safford C. Kitchen ..... Bloomsburg, Ont.
Jacob Goble ..... Villanova, Ont.
J. R. Wilson ..... Waterford, Ont.
Oscar McMichael ..... Waterford, Ont.
Oscar L. Haviland ..... Wilsonville, Ont.
W. E. Hambly ..... Rockford.
Elijah Hellyer ..... Townsend Centre, Ont.
W. H. Overholt ..... Bealton, Ont.

Officers:

J. W. Wallace, President ..... Townsend Centre, Ont.
Oscar L. Haviland ..... Wilsonville, Ont.
James Ross, Secretary-Treasurer ..... Waterford, Ont.

Auditors:

F. W. Cline ..... Boston, Ont.
R. C. McMichael ..... Waterford, Ont.

Unassessed premium note capital, $49,723.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand, head office	$98 81	
Cash in Bank of Montreal, Waterford	317 89	
		$416 70
Amount of premium notes in force, after deducting all payments thereon and assessment levied		49,723 08
Amount of cash in agents' hands		53 80
Amount of fixed payments of 1912 unpaid		83 52
Total assets		$50,277 10

LIABILITIES.

Amount of borrowed money	$1,800 00
Total liabilities	$1,800 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$379 23	
Cash received at taking of applications		$332 00
" agents' balances		160 12
" as fixed payments of 1912		3,982 82
" as fixed payments due in prior years		43 25
" as interest		21 44
Total receipts		$4,539 63

Expenditure.

Expenses of management:

Amount paid to agents in fees	$332 00
" statutory assessment and license fee	23 17
" travelling expenses, Mutual Underwriters' meeting	17 25
" investigation of claims	15 50
" printing, stationery and advertising	123 90
" salaries, directors' and auditors' fees	397 40
" postage, telegrams and express	27 30
" interest	210 05
" law costs, executors' fees	20 00
" premium on guaranteed bonds	5 00
" telephone	18 80
" sundries	22 00
Expenses of management	$1,212 37

Miscellaneous payments:

Amount paid for losses which occurred during 1912	495 00
" rebate	90 99
Repayment of loans	2,650 00
Total expenditure	$4,448 36

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$1,875,280 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	906	$1,819,245 00
Policies new and renewed during 1912	332	727,715 00
Gross number and amount in force during 1912	1,238	$2,546,960 00
Less expired and cancelled in 1912	341	671,680 00
Net risks in force 31st December, 1912	897	$1,875,280 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$57,280 91
Amount of all premium notes, after deducting all payments thereon and assessments levied	49,723 08
Amount of premium notes received during the year 1912	22,193 00
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	1,553 68

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John E. Hull	Glencoe, Ont.
R. S. Munson	Glencoe, Ont.
Neil A. Galbraith	Appin, Ont.
John C. Fletcher	Melbourne, Ont.
Curtis Gough	Appin, Ont.
Donald Dewar	Walker's, Ont.

Officers:

John E. Hull, President	Glencoe, Ont.
R. S. Munson, Vice-President	Glencoe, Ont.
A. P. McDougald, Secretary-Treasurer	Melbourne, Ont.

Auditors:

John Mair	Ekfrid, Ont.
Emanuel Ash	Appin, Ont.

Unassessed premium note capital, $49,258.40.

STATEMENT FOR THE YEAR ENDING DECEMBER, 1912.

ASSETS.

Amount of cash on hand at head office	$128 02	
Amount of cash in Royal Bank, Glencoe, Ont.	1,121 09	
" cash in Home Bank, Melbourne, Ont.	1,950 58	
" cash in Merchants Bank, Alvinston, Ont.	84 65	
" cash in Royal Bank, Strathroy, Ont.	87 75	
" cash in Merchants Bank, Glencoe, Ont.	105 35	
		$3,477 44
" unpaid of fixed payments of 1912		440 30
" prior fixed payments still unpaid (not extended)	$354 70	
" unpaid of assessments levied during 1912		250 60
" premium notes in force, after deducting all payments thereon and assessments levied		49,258 40
" office furniture and safe (not extended)	$50 00	
Total assets		$53,426 74

LIABILITIES.

Amount of adjusted losses	$20 00
Total liabilities	$20 00

Receipts.

Cash balance 31st December, 1911 (not extended)	$66 81	
Cash received from fixed payments of 1912		$3,535 52
" from fixed payment of prior years		178 75
" from assessments levied in 1912		3,536 25
" interest		16 82
" transfer fees		2 00
Total receipts		$7,269 34

Expenditure.

Expenses of management:

Amount paid for salaries, directors' and auditors' fees	$352 00
" investigation of claims	30 00
" interest	22 25
" printing, stationery and advertising	85 95
" postage, telephone, telegrams and express	42 00
" statutory assessment and license	24 64
" rent	5 30
" travelling expenses	5 00
Total expenses of management	$567 14

Miscellaneous payments:

Amount paid for losses which occurred in 1912	1,878 00
" rebate	63 57
" in repayment of loans	1,350 00
Total expenditure	$3,858 71

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$1,986,210 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,098	$1,966,425 00
Policies new and renewed during 1912	380	710,525 00
Gross number and amount in force during 1912	1,478	2,676,950 00
Less expired and cancelled in 1912	403	690,740 00
Net risks in force 31st December, 1912	1,075	$1,986,210 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$59,586 30
Amount of all premium notes, after deducting all payments thereon and assessment levied	49,258 40
Amount of premium notes received during 1912	21,315 75
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	1,419 39

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

C. E. Locke ..... St. Thomas, Ont.
A. E. Buck ..... St. Thomas, Ont.
W. G. Saunders ..... St. Thomas, Ont.
G. Westlake ..... Yarmouth Centre, Ont.
W. L. Vansyckle ..... Union, Ont.
Seth W. Zavitz ..... Sparta, Ont.

Officers:

C. E. Locke, President ..... St. Thomas, Ont.
A. E. Buck, Vice-President ..... St. Thomas, Ont.
W. H. Elliott, Secretary-Treasurer ..... New Sarum, Ont.

Auditors:

L. R. Cloes ..... New Sarum, Ont.
A. J. Gloin ..... New Sarum, Ont.

Unassessed premium note capital, $56,289.89.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash on hand at head office	$11 60	
Cash on deposit to the Company's credit but not drawn against, in Southern Loan and Savings Company, St. Thomas	559 71	
		$571 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied		56,289 89
Total assets		$56,861 20

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$869 69	
Cash received at taking of application, held by agents (not extended)	168 00	
" as fixed payments of 1912		$1,715 39
" for interest		28 10
" as transfer fees		13 50
Total receipts		$1,756 99

Expenditure.

Expenses of management:

Amount paid for statutory assessment and license	$24 24
" solicitors' fees *re* policies	10 00
" printing, stationery and advertising	79 60
" salaries, directors' and auditors' fees	406 00
" fuel and light and rent	6 00
" investigation and adjustment of claims	72 00
" postage telephone, telegrams and express	31 07
" other expenses	50
Total expenses of management	$629 41

Miscellaneous payments:

Cash paid for losses which occurred during 1912	1,411 80
" losses which occurred prior to 1912	5 00
" rebate	9 16
Total expenditure	$2,055 37

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Mutual	$8,905 00	$16,825 00	$2,029,791 00	$2,055,521 00

Classification of Risks:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	993	$1,926,826 00
Policies new and renewed during 1912	352	696,680 00
Gross number and amount in force during 1912	1,345	$2,623,506 00
Less expired and cancelled during 1912	328	567,985 00
Net risks in force 31st December, 1912	1,017	$2,055,521 00

Classification of Risks:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One or less than two-year risks.	Two years and over but under three-year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$134 53	$438 57	$60,788 11	$61,361 21
Amount of all premium notes, after deducting all payments thereon and assessments levied	123 28	403 11	55,763 50	56,289 89
Amount of premium notes received during the year 1912	83 03	252 38	20,385 75	20,721 16
Payments on the premium notes of 1912, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1912	6 95	19 94	1,688 50	1,715 39

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

S. S. Rothwell ..... Britton, Ont.
James Moffatt ..... Carmunnock, Ont.
John S. Cowan ..... Donegal, Ont.
D. B. Grieve ..... Millbank, Ont.
A. Stevenson ..... Atwood, Ont.
S. J. Love ..... Newry, Ont.
J. K. Baker ..... Henfryn, Ont.
John McCloy ..... Milverton, Ont.
Thomas E. Shearer ..... Listowel, Ont.

Officers:

D. B. Grieve, President ..... Millbank, Ont.
Jno. S. Cowan, Vice President ..... Donegal, Ont.
J. R. Hammond, Secretary-Treasurer ..... Atwood, Ont.

Auditors:

Wm. H. Jolly ..... Atwood, Ont.
James H. Thomson ..... Henfryn, Ont.

Unassessed premium note capital, $185,580.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand, head office	$ 45 32	
Cash in Bank of Hamilton, Atwood	6,630 68	
" Sterling Bank, Monkton Ont.	3,181 53	
		$ 9,857 53
Amount paid of assessment levied during 1912		458 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied		185,580 95
Total assessments		$195,897 03

LIABILITIES.—None.

Receipts.

Cash at 31st December, 1910 (not extended)	$9,564 76	
Cash received for assessments levied during 1912		$5,555 25
" assessments levied before 1912		416 61
" interest		257 96
Total recipts		$6,229 82

Expenditure.

Expenses of management:		
Amount paid for investigation of claims		$53 75
" postage, telephone, telegrams and express		41 45
" statutory assessment and license		44 90
" printing, stationery and advertising		91 95
" salaries, directors' and auditors' fees		373 50
" rent		12 00
" taxes		3 44
" sundries		45
Total expenses of management		$621 44
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1912	$14 00	
" losses which occurred during 1912	5,268 99	$5,282 99
" rebates		32 62
Total expenditure		$5,937 05

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$4,130,750 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,431	$3,995,275 00
Policies new and renewed during 1912	413	1,189,850 00
Gross number and amount in force during 1912	1,844	5,185,125 00
Less expired and cancelled in 1912	414	1,054,375 00
Net risks in force, 31st December, 1912	1,430	$4,130,750 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

Amount of face value of all premium notes held by Company and legally liable to assessment	$206,637 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	185,580 95
Amount of premium notes received during the year 1912	59,492 50

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

Wm. Smith ..... Columbus, Ont.
R. J. Mackie ..... Oshawa, Ont.
Peter Christie ..... Manchester, Ont.
John Bright ..... Myrtle Station, Ont.
John Davy ..... Leskard, Ont.
J. J. Smith ..... Enniskillen, Ont.
Alex. Mackenzie ..... Columbus, Ont.
Noah Burkholder ..... Cedar Grove, Ont.
James Parr ..... Blackstock, Ont.
H. E. Webster ..... Whitby, Ont.
S. J. Williams ..... Hampton, Ont.
Joshua Hoover ..... Stouffville, Ont.

Officers:

Wm. Smith, M.P., President ..... Columbus, Ont.
R. J. Mackie, Vice-President ..... Oshawa, Ont.
Wm. Purves, Secretary ..... Columbus, Ont.
Samson Roberts, Treasurer ..... Columbus, Ont.

Auditors:

W. E. N. Sinclair, M.P.P. ..... Oshawa, Ont.
W. F. Weir ..... Port Perry, Ont.

Unassessed premium note capital, $132,111.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash on hand at head office	$43 15	
Cash in Standard Bank, Oshawa	23,752 09	
" " Ontario Loan and Savings Co.	5,332 50	
		$29,127 74
Amount of unpaid of fixed payments, 1912		265 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$132,111 50	
Less residue of premium notes given for re-insurance	2,040 80	
		130,070 70
Total assets		$159,463 44

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$23,982 48	
Cash received for fixed payments of 1912		$13,464 25
" fixed payments of prior years		492 50
" interest during 1912		833 56
" extra risks		35 70
" rebates		14 35
" re-insurance premiums		138 75
" re-insurance on losses		20 73
Total receipts		$14,999 84

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	$1,863 00
" law costs	2 00
" investigation and adjustment of claims	64 20
" salaries, directors' and auditors' fees	1,368 20
" statutory assessment and license fee	55 19
" printing, stationery and advertising	342 55
" postage, telephone, telegrams and freight	91 10
" travelling expenses	13 00
" rents	23 25
" other expenses	182 85
Total expenses of management	$4,005 34

Miscellaneous payments:

Cash paid for losses which occurred during 1912	5,407 52
" rebate	253 62
" re-insurance	188 10
Total expenditure	$9,854 58

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	One year or less.	Two years.	Three years.	Total.
Mutual	$14,250 00	$850 00	$5,276,720 00	$5,291,820 00
Re-insurance.				
On mutual system			74,550 00	74,550 00
On cash system			2,040 00	2,040 00
Total re-insurance			76,590 00	76,590 00
Net risks carried at 31st December, 1912	$14,250 00	$850 00	$5,200,130 00	$5,215,230 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	3,448	$5,026,100 00
Policies new and renewed during 1912	1,270	1,856,450 00
Gross number and amount in force during 1912	4,718	$6,882,550 00
Less expired and cancelled in 1912	1,193	1,590,730 00
Net risks in force 31st December, 1912	3,525	$5,291,820 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	One year risks	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$464 15	$27 65	$171,291 45	$171,783 25
Amount of premium notes, after deducting all payments thereon and assessments levied	398 85	21 90	131,690 75	132,111 50
Amount of premium notes received during the year 1912	625 05	6 50	59,506 40	60,137 95
Payments on the premium notes of 1912 including all sums credited on said premium notes, viz.:				
(*a*) Cash paid up to 31st December, 1912	82 70	1 50	13,518 80	13,603 00
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1912	4 05		260 95	265 00
Amount of premium notes given for re-insurance			2,495 50	2,495 50
Less payments made thereon			454 70	454 70
Residue of said premium notes for which the Company is still liable			2,040 80	2,040 80

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

M. E. Lyon ..... Aylmer, Ont
P. H. Rickard ..... Dorchester Station, Ont.
J. C. Dance ..... Kingsmill, Ont.
John A. Charlton ..... Springfield, Ont.
J. H. Barr ..... Harrietsville, Ont.
A. E. Jackson, ... Harrietsville, Ont.

Officers:

M. E. Lyon, President ..... Aylmer, Ont.
J. C. Dance, Vice-President ..... Kingsmill, Ont.
S. E. Facey, Secretary-Treasurer ..... Harrietsville, Ont.

**Auditor:*

B. R. Barr ..... Harrietsville, Ont.

Unassessed premium note capital, $119,647.49.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$267 50	
Cash deposit in Royal Bank, Ingersoll	3,204 94	
" in Royal Bank, Aylmer	8,487 85	
" in Bank of Nova Scotia, Harrietsville	16,946 38	
" in Bank of Toronto, Dorchester Station, Ont.	2,643 81	
		$31,550 48
Amount unpaid of fixed payments of 1912		695 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		119,647 49
Total assets		$151,892 97

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$27,636 08	
Cash received as fixed payments of 1912		8,990 39
" fixed payments of prior years		51 30
" as interest		861 71
Total receipts		$ 9,903 40

*One other auditor to be elected.

Expenditure.

Expenses of management:

Amount paid for commission to agents	$28 00
" travelling expenses'	30 00
" printing, advertising and stationery	109 00
" statutory assessment and license	49 40
" rent	2 00
" salaries, directors' and auditors' fees	787 90
" postage, telephone, telegrams and express	40 00
" dues Mutual Underwriters' Association	7 00
" law costs	25 00
Total expenses of management	$1,078 30

Miscellaneous payments:

Cash paid for losses which occurred during 1912	4,727 90
" rebates	182 80
Total expenditure	$5,989 00

Currency of Risks.

Amount covered by Policies in force 31st December, 1912

	Three years.
Mutual	$4,567,130 00

Movement of Risks:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,999	$4,446,260 00
Policies new and renewed during 1912	771	1,733,040 00
Gross number and amount in force during 1912	2,770	$6,179,300 00
Less expired and cancelled in 1912	785	1,612,170 00
Net risks in force 31st December, 1912	1,985	$4,567,130 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$137,013 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	119,647 49
Amount of premium notes received during the year 1912	51,991 20
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	3,465 61

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

W. C. Sifton ..... Palmyra, Ont.
Daniel McKay ..... Thamesville, Ont.
Robert L. Smyth ..... Fargo, Ont.
W. J. Huffman ..... Blenheim, Ont.
Joel Wootton ..... Thamesville, Ont.
R. J. Johnston ..... Ridgetown, Ont.
Angus Gillanders ..... Highgate, Ont.
W. A. Walters ..... Ridgetown, Ont.
James Letherdale ..... Harwich, Ont.

Officers:

W. C. Sifton, President ..... Palmyra, Ont.
Daniel McKay, Vice-President ..... Thamesville, Ont.
E. D. Mitton, Secretary-Treasurer ..... Ridgetown, Ont.

Auditors:

John J. Freel ..... Morpeth, Ont.
Duncan R. McDiarmid ..... Ridgetown, Ont.

Unassessed premium note capital, $106,092.84.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash in hand at head office	$109 59	
Cash in Royal Bank, Ridgetown	1,099 35	
		$1,208 94
Amount of unpaid fixed payments for 1912		64 50
" premium notes in force, after deducting all payments thereon and assessments levied		106,092 84
Amount of unpaid assessments which were levied during 1912		88 35
Total assets		$107,454 63

LIABILITIES.

Amount of losses adjusted	$3 25
Total liabilities	$3 25

Receipts.

Cash balance 31st December, 1911 (not extended)	$2,915 95	
Cash received for fixed payments of 1912		$8,614 52
" fixed payments of prior years		102 65
" interest		14 33
" assessments levied in 1912		6,273 45
" endorsement fees		11 60
" investments (not extended)	$1,513 25	
Total receipts		$15,016 55

Expenditure.

Expenses of management:

Cash paid for interest	$27 45
" fuel, light and care of hall	6 50
" investigation of claims	138 10
" salaries, directors' and auditors' fees	689 80
" statutory assessment and license fees	46 54
" printing, stationery and advertising	101 75
" postage, telephone telegrams and express	60 55
" other expenses	21 00
Total expenses of management	$1,091 69

Miscellaneous payments:

Cash paid for losses which occurred during 1912	16,975 43
" rebates	169 69
Total expenditure	$18,236 81

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$4,280,400 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,139	$4,159,375 00
Policies new and renewed during 1912	798	1,613,475 00
Gross number and amount in force during 1912	2,937	$5,772,850 00
Less expired and cancelled in 1912	822	1,492,450 00
Net risks in force 31st December, 1912	2,115	$4,280,400 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of premium notes held by the Company and legally liable to assessment	$128,412 00
Amount of all premium notes after deducting all payments thereon and assessments levied	106,092 84
Amount of premium notes received during the year 1912	48,404 25
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid to 31st December, 1912	3,176 40

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

A. C. Parks ..... Hay Bay, Ont.
Ira B. Hudgins ..... Selby, Ont.
Albert Hartman ..... Asselstine, Ont.
J. B. Aylesworth ..... Newburgh, Ont.
H. A. Baker ..... Moscow, Ont.
R. W. Longmore ..... Camden East, Ont.

Officers:

A. C. Parks, President ..... Hay Bay, Ont.
Ira B. Hudgins, Vice-President ..... Selby, Ont.
Manly Jones, Secretary-Treasurer ..... Napanee, Ont.

Auditors:

W. R. Lott ..... Napanee, Ont.
C. W. Neville ..... Napanee, Ont.

Unassessed premium note capital, $45,609.85.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in Northern Crown Bank at Napanee, Ont.		$213 27
Cash in agents' hands		109 27
Amount unpaid of fixed payments of 1912		357 30
Amount unpaid of prior years (not extended), $81.45.		
Amount unpaid of assessment of prior year		275 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		45,609 85
Office furniture and safe (not extended)	$50 00	
Total assets		$46,564 89

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$662 52	
Cash received at fixed payments of 1912		$5,458 64
" fixed payments of prior years		66 60
" cash received for assessments levied in years prior to 1912		472 20
" rebates		24 33
" interest		11 60
Total receipts		$6,033 37

Expenditure.

Expenses of management:

Amount paid for commission to agents	$677 88
" statutory assessment, license fee	23 67
" interest	62 50
" fuel and light	15 00
" printing, stationery, advertising	161 53
" salaries, directors' and auditors' fees	638 40
" postage, telephones, telegrams, express, etc.	92 64
" investigation and adjustment of claims	21 00
" rent	18 00
" taxes	7 00
" all other expenses	2 58
Total expenses of management	$1,720 20

Miscellaneous payments:

Cash paid for losses which occurred during 1912	2,894 68
" losses which occurred prior to 1912	600 00
" rebate	203 44
" re-insurance	64 30
" in re-payment of loans	1,000 00
Total expenditure	$6,482 62

Currency of Risks:

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$1,743,623 00
Less re-insured—	
Mutual	31,725 00
Net amount of risks at 31st December, 1912	$1,711,898 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,125	$1,869,870 00
Policies new and renewed during 1912	291	485,268 00
Gross number and amount in force during 1912	1,416	$2,355,138 00
Less expired and cancelled in 1912	410	611,515 00
Net risks in force 31st December, 1912	1,006	$1,743,623 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$60,905 34
Amount of all premium notes, after deducting all payments thereon and assessments levied	45,609 85
Amount of premium notes received during the year 1912	17,003 20
Payments on the premium notes of 1912, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1912	5,997 44
(b) Notes for fixed payments or assessments unpaid at 31st December, 1912	713 95

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Henry Morgatroyd ..... Brouseville, Ont.
G. J. Carson ..... Charleville, Ont.
James Bennett ..... Spencerville, Ont.
Robert Montgomery ..... Pittston, Ont.
John F. Black ..... South Mountain, Ont.
Joseph Boyd ..... Bishop's Mills, Ont.
Herbert Adams ..... Ventnor, Ont.
W. S. Render ..... Bishop's Mills, Ont.
Alex. Morrison ..... Rockspring, Ont.
Alexander Robertson ..... Maynard, Ont.
John Gooden ..... Spencerville, Ont.
Joseph Wright ..... Algonquin, Ont.
Richard Connell ..... Roebuck, Ont.
Richard McCaslin ..... Iroquois, Ont.
Andrew Donnen ..... Spencerville, Ont.

Officers:

Henry Morgatroyd, President ..... Brouseville, Ont.
G. J. Carson, Vice-President ..... Charleville, Ont.
James Bennett, Manager ..... Spencerville, Ont.
W. M. Snyder, Secretary-Treasurer ..... Spencerville Ont.

Auditors:

Wm. Holmes ..... Shanly, Ont.
Archibald Fraser ..... Spencerville, Ont.

Unassessed premium note capital, $206,398.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Loan Company's debentures		$10,000 00
Cash on hand at head office	$29 81	
Cash in Royal Bank, Spencerville	12,139 75	
" Molsons Bank, Iroquois	299 85	
		12,469 41
Unpaid fixed payments of 1912		438 50
" " prior years (not extended), $118.25.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		206,398 97
Office furniture and safe (not extended), $300.00.		
Total assets		$229,306 88

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$10,883 89	
Cash received for fixed payments of 1912		$15,544 58
" prior years		95 80
" interest		883 06
" transfer fees		18 10
Total receipts		$16,541 54

EXPENDITURE.

Expenses of management:

Cash paid for postage, telephone, telegrams and express	$159 35
" fuel and light	12 00
" statutory assessments and license fee	80 31
" printing, stationery, advertising	322 90
" salaries, directors' and auditors' fees	1,062 02
" rent	15 00
" investigation and adjustment of claims	163 45
Total expenses of management	$1,815 03

Miscellaneous payments:

Cash paid for losses which occurred during 1912	12,941 41
" rebate	199 58
Total expenditure	$14,956 02

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$7,915,860 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	4,837	$7,544,491 00
Policies new and renewed during 1912	1,751	2,835,835 00
Gross number and amount in force during 1912	6,588	$10,380,326 00
Deduct expired and cancelled in 1912	1,631	2,464,466 00
Net risks in force 31st December, 1912	4,957	$7,915,860 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$291,474 02
Amount of all premium notes, after deducting all payments thereon and assessments levied	206,398 97
Amount of premium notes received during the year 1912	85,075 05
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	5,824 23

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

A. W. Hitchins ..... Emerald, Ont.
R. A. Fowler ..... Emerald, Ont.
F. P Instant ..... Stella, Ont.
John Glen ..... Stella, Ont.
Wm. H. Preston ..... Stella, Ont.
John Richards ..... Stella, Ont.
Wm. Glen ..... Stella, Ont.
W. A. Hitchins ..... Emerald, Ont.
Samuel Miller ..... Stella, Ont.

Officers:

A. W. Hitchins, President ..... Emerald, Ont.
R. A. Fowler, Vice-President ..... Emerald, Ont.
F. P. Instant, Secretary-Treasurer ..... Stella, Ont.

Auditors:

John Filson ..... Emerald, Ont.
W. P. Tugwell ..... Stella, Ont.

Unassessed premium note capital, $8,260.18.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$196 81	
Cash in Bank of Montreal, Kingston	3,357 93	
		$3,554 74
Amount of premium notes in force, after deducting all payments thereon and assessments levied		8,260 18
Notes or due bills less than one year overdue		9 60
Notes or due bills one year or more overdue (not extended)	$13 52	
Total assets		$11,824 52

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1911 (not extended)	$3,004 28	
Cash received as fixed payments of 1912		$906 87
" " " due in prior years		59 20
" for interest		91 87
Cash received from other sources		10 80
Total receipts		$1,068 74

Expenditure.

Expenses of management:	
Cash paid for commission to agents	$184 23
" fuel and light	6 00
" statutory assessment and license fee	7 47
" travelling expenses	3 00
" salaries, directors' fees, etc	103 50
" printing, stationery and advertising	21 00
" postage, telephone, telegrams and express	4 20
Total expenses of management	$329 40
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	175 00
" rebates	13 88
Total expenditure	$518 28

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	One year.	Three years.	Total.
Mutual	$800 00	$258,125 00	$258,925 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	184	$247,170 00
Policies new and renewed during 1912	78	115,815 00
Gross number and amount in force during 1912	262	$362,985 00
Less expired and cancelled in 1912	76	104,060 00
Net risks in force 31st December, 1912	186	$258,925 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	$16 00	$10,312 60	$10,328 60
Amount of all premium notes, after deducting all payments thereon and assessments levied	12 80	8,247 38	8,260 18
Amount of premium notes received during year 1912	16 00	4,586 10	4,602 10
Payments on the premium notes of 1912 including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st December, 1912	3 20	903 67	906 87
(b) Notes for fixed payments or assessments unpaid 31st December, 1912...		9 60	9 60

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

J. R. Miller ..... Jamestown, Ont.
Edward Bryans ..... Jamestown, Ont.
Hugh W. Edgar ..... Gorrie, Ont.
William McKercher ..... Wroxeter, Ont.
James T. Wylie ..... Glenfarrow, Ont.
John Jackson ..... Harriston, Ont.

Officers:

John R. Miller, President ..... Jamestown, Ont.
Edward Bryans, Vice-President ..... Jamestown, Ont.
W. S. McKercher, Secretary-Treasurer ..... Wroxeter, Ont.

Auditors:

T. R. Bennett ..... Wroxeter, Ont.
T. G. Shearer ..... Fordwich, Ont.

Unassessed premium note capital, $467,653.32.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$1,300 00
Cash value, mortgages on real estate		5,200 00
Stock of Wroxeter Rural Telephone Co., Limited		100 00
Cash in Royal Bank, Wroxeter	$1,018 03	
Cash in Standard Bank, Brussels	1,799 70	
Cash in Royal Bank, Harriston	1,322 32	
Cash in Bank of Hamilton, Gorrie	302 85	
Cash in Bank of Hamilton, Wroxeter	1,533 47	
Cash in Standard Bank, Harriston	1,224 77	
		7,201 14
Amount unpaid of fixed payments of 1912		739 25
Amount unpaid of fixed payments of prior years (not extended)	$129 55	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		467,653 32
Office furniture and safes (not extended)	$400 00	
Total assets		$482,193 71

Liabilities.

Uncalled capital stock of Wroxeter Rural Telephone Co., Limited	$60 00
Total liabilities	$60 00

Receipts.

Cash balance on 31st December, 1911 (not extended)	$3,074 38	
Cash held by agents for fees or surveys (not extended)	845 00	
Cash received as fixed payments of 1912		$21,371 84
" fixed payments of prior years		409 35
" premiums paid in advance		48 00
" interest		475 70
" all other sources		19 48
" from investments (not extended)	$500 00	
Total receipts		$22,324 37

Expenditure.

Expenses of management:

Amount paid for fuel and light	$53 63
" law costs	17 09
" to agents for commission	1,190 00
" for investigation and adjustment of claims	214 75
" for statutory assessment and license	105 33
" printing, stationery and advertising	164 52
" salaries, directors' and auditors' fees	1,502 70
" Postage, telephone, telegrams and expense	133 50
" rent	1 00
" travelling expenses	29 80
" taxes (Government and Municipal)	33 86
" other expenses	64 23
Expenses of management	$3,510 35

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$19 50	
Cash paid for losses which occurred during 1912	14,670 20	
		14,689 70
Cash paid for return premiums		487 56
Cash invested (not extended)	$10 00	
Total expenditure		$18,687 61

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.	Four years.	Total.
Mutual	$908,540 00	$9,720,370 00	$10,628,910 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	5,527	$10,046,115 00
Policies new and renewed during 1912	1,690	3,225,230 00
Gross number and amount in force during 1912	7,217	$13,271,345 00
Less expired and cancelled in 1912	1,642	2,642,435 00
Net risks in force 31st December, 1912	5,575	$10,628,910 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$45,427 00	$486,018 50	$531,445 50
Amount of all premium notes, after deducting all payments thereon and assessments	39,975 60	427,677 72	467,653 32
Amount of premium notes received during the year 1912	19,621 25	141,640 25	161,261 50
Payments on the premium notes of 1912 including all sums credited on said premium notes, viz.:			
(*a*) Cash paid up to 31st December, 1912	2,354 55	5,506 21	7,860 76
(*b*) Notes for fixed payments or assessments unpaid at 31st December, 1912		146 30	146 30

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Albert E. Hoskin	Cobourg, Ont.
Erwin Rosevear	Cold Springs, Ont.
Geo. Martin	Port Hope, Ont.
S. W. Staples	Baltimore, Ont.
Lewis Byers	Bailieboro', Ont.
Benjamin Stewart	Baltimore, Ont.

Officers:

Albert E. Hoskin, President	Cobourg, Ont.
Erwin Rosevear, Vice-President	Cold Springs, Ont.
J. Herbert Davidson, Treasurer	Camborne, Ont.
Thomas Hoskin, Secretary	The Gully, Ont.

Auditors:

Thos. Roberts	Welcome, Ont.
Hugh McCullough	Cobourg, Ont.

Unassessed premium note capital, $89,739.30.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in Metropolitan Bank, Cobourg	$817 02	
Cash in Bank of Toronto, Cobourg	1,471 70	
		$2,288 72
Amount of fixed payments of 1912, unpaid		329 05
" " " of prior years unpaid (not extended)	59 70	
Amount of premium notes after deducting all payments made and assessments levied	89,739 30	
Less residue of premium notes given by Company for re-insurance	2,151 50	
		87,587 80
Total assets		$90,205 57

LIABILITIES.

Due agents	$51 25
Due treasurer	3 64
Amount of unpaid losses	43 83
Total liabilities	$98 72

Receipts.

Cash balance at 31st December, 1911 (not extended)	1,512 22	
Cash received as fixed payments of 1912		$7,037 60
" fixed payments of prior years		196 50
" interest		65 71
" re-insurance on losses		68 00
" rebate on re-insurance		5 30
" re-insurance premiums		127 90
Total receipts		$7,501 01

Expenditure.

Expenses of management:

Cash paid for agents' commission	$785 00
" statutory assessment and license fee	34 73
" investigation of claims	41 00
" salaries, directors' and auditors' fees	493 00
" printing, stationery and advertising	102 00
" postage, telephone, telegrams and express	37 50
" travelling expenses	12 10
" rent	12 00
" fees, Underwriters' Association	5 00
" drawers for safe	5 50
Total expenses of management	$1,527 83

Miscellaneous payments:

Cash paid for losses which occurred during 1912	4,760 80
" re-insurance	138 15
" rebate	301 37
Total expenditure	$6,728 15

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$3,018,165 00

Re-insurance.

On mutual system	$76,375 00
Net risks actually carried by Company at 31st December, 1912	$2,941,790 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1912	2,010	$2,976,752 00
Policies new and renewed during 1912	675	1,009,695 00
Gross number and amount in force during 1912	2,685	$3,986,447 00
Less expired and cancelled in 1912	659	968,282 00
Net risks in force 31st December, 1912	2,026	$3,018,165 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$114,109 37
Amount of all premium notes, after deducting all payments thereon and assessments levied	89,739 30
Amount of premium notes received during the year 1912	37,460 72
Payment on premium notes of 1912 including all sums credited on said premium notes, viz.:	
(*a*) Cash paid to 31st December, 1912	7,165 60

Re-insurance.

Amount of premium notes given by Company for re-insurance	678 75
Less payments made thereon	135 75
Amount of residue of said premium notes for which the Company is still liable	$543 00

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October 1874.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Cyrus Giles ..... Rednersville, Ont.
Byron E. Harrison ..... Waupoos East, Ont.
Edward T Plews ..... Picton, Ont.
Geo M. McCartney ..... Rosehall, Ont.
M. F. Hawkins ..... Cherry Valley, Ont.
T. G Wright ..... Picton, Ont.
W. R. Rankin ..... Wellington, Ont.
Adolphus Roblin ..... Picton, R.M.D. No. 6, Cnt.
Joseph H. Pine ..... Bloomfield, Ont.

Officers:

Cyrus Giles, President ..... Rednersville, Ont.
Thomas G. Wright, Vice-President ..... Picton, Ont.
P. C Macnee, Secretary-Treasurer ..... Picton, Ont.

Auditors:

R. W. Hubbs ..... Picton, Ont.
H. H Huff ..... Bloomfield, Ont.

Unassessed premium note capital, $43,077.03.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in Bank of Montreal, Picton	$807 95	
Cash in Metropolitan Bank, Picton	5,129 09	
		$5,937 04
Cash in agents' hands		6 25
Amount unpaid of fixed payments of 1912		45 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied		43,077 03
Total assets		$49,065 70

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$5,167 47	
Cash received for fixed payments of 1912		4,386 64
" fixed payments due in prior years		63 75
" interest		173 25
Total receipts		$4,623 64

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	330 29
" investigation and adjustment of claims	25 60
" salaries, directors' and auditors' fees	737 40
" travelling expenses	15 00
" legal expenses preparing by-laws, policies, etc.	31 00
" statutory assessment and license	20 28
" printing, stationery and advertising	266 57
" postage, telephones, telegrams and express	40 00
Total expenses of management	$1,466 14

Miscellaneous payments:

Cash paid for losses which occurred during 1912	2,115 07
Cash paid for losses which occurred prior to 1912	100 00
Cash paid for rebate	172 86
Total expenditure	3,854 07

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$1,696,990 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	929	$1,529,700 00
Policies new and renewed during 1912	389	698,615 00
Gross number and amount in force during 1912	1,318	$2,228,315 00
Less expired and cancelled in 1912	334	531,325 00
Net risks in force 31st December, 1912	984	$1,696,990 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$51,081 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,077 03
Amount of premium notes received during the year 1912	21,005 00
Payments on the premium notes of 1912 including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1912	1,761 76

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John McLachlin ..... Komoka, Ont.
Freeman G. Hughes ..... Falkirk, Ont.
Peter Mitchell ..... Coldstream, Ont.
H. W. Harris ..... Coldstream, Ont.
A. E. McKay ..... Poplar Hill, Ont.
Alexander Gray ..... Poplar Hill, Ont.
L. W. Douglas ..... Strathroy, Ont.
John S. Douglas ..... Strathroy, Ont.
John Oliver ..... Duncrief, Ont.
Alex. Wilkie ..... Komoka, Ont.
T. W. Caverhill ..... Vanneck, Ont.
H. Atkins ..... Strathroy, Ont.
Wm. Hodgson ..... Lobo, Ont.
John W. Graham ..... Komoka, Ont.
Dan. Fraser ..... Vanneck, Ont.

Officers:

John W. Graham, President ..... Komoka, Ont.
Alex. Wilkie, Vice-President ..... Komoka, Ont
J. Marsh, Secretary-Treasurer ..... Coldstream, Ont.

Auditors:

Jno. McVicar ..... Coldstream, Ont.
John McPherson ..... Coldstream, Ont.

Unassessed premium note capital, $38,527.22.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand	$150 50	
Cash in Royal Bank, London	4,403 11	
		$4,553 61
Amount unpaid of fixed payments of 1912		146 81
" fixed payments of prior years (not extended)	$259 23	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		38,527 22
Total assets		$43,227 64

Liabilities.

Amount of adjusted loss	$9 00
" agents' fees due	16 50
" directors' salaries due	11 00
" rebates	10 00
Total liabilities	$46 50

Receipts.

Cash balance at 31st December, 1911 (not extended)	$2,877 41	
Cash received as fixed payments of 1912		$3,533 15
" fixed payments of prior years		39 58
" interest		49 98
Total receipts		$3,622 71

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license fee	$17 66
" salaries, directors' and auditors' fees	250 00
" printing stationery and advertising	86 70
" agents' commission	164 00
" investigation and adjustment of claims	17 00
" postage, telephone, telegrams and express	37 60
" other expenses	6 50
Total expenses of management	$579 46
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	1,348 10
" rebate	18 95
Total expenditure	$1,946 51

Currency of Risks:

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$1,296,381 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	745	$1,267,986 00
Policies new and renewed during 1912	298	523,950 00
Gross number and amount in force during 1912	1,043	$1,791,936 00
Less expired and cancelled in 1912	269	495,555 00
Net risks in force 31st December, 1912	774	$1,296,381 00

CLASSIFICATION OF RISKS:

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessments	$49,338 59
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,527 22
Amount of premium notes received during the year 1912	18,418 85
Payments on the premium notes of 1912, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1912	2,069 11

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Martin ..... Binbrook, Ont.
P. H. Almas ..... Hamilton, Ont.
Geo. A. Almas ..... Ancaster, Ont.
A. Blaxill ..... Abingdon, Ont.
R. H. Dewar ..... Grimsby, Ont.
Joseph J. Fletcher ..... Hannon, Ont.
J. M. Stewart ..... Fruitland, Ont.
F. Ecker ..... Harmon, Ont.

Officers:

Wm. Martin, President ..... Binbrook, Ont.
P. H. Almas, Vice-President ..... Hamilton, Ont.
J. F. Felker, Secretary-Treasurer ..... Stoney Creek, Ont.

Auditors:

W. B. Switzer ..... Binbrook, Ont.
A. E. Walker ..... Stoney Creek, Ont.

Unassessed premium note capital, $123,630.52.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$400 00
Amount of cash on hand at head office	$114 04	
Actual cash in Royal Bank, Stoney Creek	5,063 47	
		5,177 51
Amount unpaid of assessments levied during 1912		990 01
Amount of premium notes in force after deducting all payments thereon and assessments levied		123,630 52
Total assets		$130,198 04

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$5,281 06	
Cash received for assessments which were levied in 1912		6,567 62
" assessments which were levied before 1912		300 80
" interest		122 57
" transfer fees		10 50
Total receipts		7,001 49

Expenditure.

Expenses of management:

Amount paid for taxes	$3 64
" printing, stationery and advertising	6 50
" statutory assessment and license fee	35 31
" salaries, directors' and auditors' fees	722 50
" travelling expenses	18 00
" postage, telephone, telegrams and express	61 25
" rent	10 00
" underwriters' fee	5 00
Total expenses of management	$862 20

Miscellaneous payments:

Cash paid for losses which occurred during 1912	6,242 84
Total expenditure	7,105 04

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$3,156,656 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,641	$3,035,320 00
Policies new and renewed during 1912	541	1,037,256 00
Gross number and amount in force during 1912	2,182	$4,072,576 00
Less expired and cancelled in 1912	551	915,920 00
Net risks in force at 31st December,	1,631	$3,156,656 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of all premium notes, deducting all payments thereon and assessments levied	$123,630 52
Amount of premium notes received during the year 1912	45,257 02

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

Head Office, Beamsville.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Adelbert Jamieson ..... Wellandport, Ont.
Elijah Durham ..... Smithville, Ont.
C. M. Honsburger ..... Jordan Station, Ont.
A. G. Pettit ..... Grimsby, Ont.
Isaac Jarvis ..... Beamsville, Ont.
W. A. Griffis ..... St. Catharines, Ont.

Officers:

Adelbert Jamieson, President ..... Wellandport, Ont.
Elijah Durham, Vice-President ..... Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer ..... Beamsville, Ont.

Auditors:

Robert Cruikshank ..... Beamsville, Ont.
J. D. Albright ..... Beamsville, Ont.

Unassessed premium note capital, 55,766.84.

Statement for the Year Ending 31st December, 1912.

Assets.

Cash in Bank of Hamilton, Beamsville	$1,839 08
Amount of premium notes in force, after deducting all payments thereon and assessments levied	55,766 84
Amount unpaid of assessments which were levied during 1912	143 65
Total assets	$57,749 57

Liabilities.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$976 37	
Cash received as fixed payments due in 1912		$2,938 77
" due in prior years		106 20
" assessments levied in years prior to 1912		75 01
" interest during 1912		31 21
" fees		50
Total receipts		3,151 69

Expenditure.

Expenses of management:

Cash paid for agents' fees	$22 50
" statutory assessment and license fee	21 74
" salaries, directors' and auditors' fees	368 20
" travelling expenses	11 95
" rent	15 00
" printing and stationery	26 25
" investigation of claims	9 00
" postage, telephone, telegrams and express	34 24
" other expenses	6 50
Total expenses of management	$515 38
Miscellaneous payments:	
Cash paid for losses which occurred in 1912	1,765 00
" rebates	8 60
Total expenditure	$2,288 98

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$1,767,918 00

Movement in Risks.

Mutual System	Number.	Amount.
Policies in force 31st December, 1911	1,019	$1,676,381 00
Policies new and renewed during 1912	350	590,402 00
Gross number and amount in force during 1912	1,369	$2,266,783 00
Less expired and cancelled in 1912	338	498,865 00
Net risks in force 31st December,	1,031	$1,767,918 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment	$62,738 47
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,766 84
Amount of premium notes received during the year 1912	20,917 99
Payments on the premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	2,938 77
Notes for fixed payments unpaid at 31st December, 1912	143 65

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Hugh Allen ..... Drumbo, Ont.
U. O. Kendrick ..... Cainsville, Ont.
John Collins ..... Burford, Ont.
A. W. Vansickle ..... Onondaga, Ont.
John McIntyre ..... Brantford, Ont.
Francis Thompson ..... Onondaga, Ont.
Albert Barton ..... Brantford, Ont.
Edward Knight ..... Vanessa, Ont.
Duncan Miller ..... Glenmorris, Ont

Officers:

Edward Knight, President ..... Vanessa, Ont.
A. W. Vansickle, Vice-president ..... Onondaga, Ont.
John H. Campbell, Secretary-Treasurer ..... Brantford, Ont.

Auditors:

Wm. Irwin ..... Brantford, Ont.
J. W. Smith ..... Brantford, Ont.

Unassessed premium note capital, $123,150.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of cash at Head Office	$136 43	
Cash in Canadian Bank of Commerce	8,592 20	
		$8,728 63
Amount of unpaid fixed payments of 1912		1,527 38
Amount of unpaid assessment of 1912		1,000 00
" assessment of prior years		350 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		123,150 00
Total assets		$134,756 01

LIABILITIES.—*None.*

RECEIPTS.

Cash balance at 31st December, 1912 (not extended)	$8,888 36	
Cash received for fixed payments of 1912		$4,840 92
" fixed payments prior years		298 10
" assessments levied in 1912		6,898 71
" assessments levied prior to 1912		564 84
" interest during 1912		138 50
" other sources		22 30
Total receipts		$12,763 37

EXPENDITURE.

Expenses of management	
Amount paid for commission	$1,195 09
" taxes	15 60
" rent	65 00
" investigation and adjustment of claims	50 85
" travelling expenses	16 00
" statutory assessment and license fee	51 05
" printing, stationery and advertising	65 25
" salaries, directors' and auditors' fees	958 20
" postage, telephones, telegrams and express	87 65
" all other	42 60
Total expenses of management	$2,547 29
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1912	5 00
Cash paid for losses which occurred during 1912	10,301 41
Cash paid for re-insurance	65 40
Cash paid for rebate	4 00
Total expenditure	$12,923 10

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

Mutual	$4,497,680 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,562	$4,611,600 00
Policies new and renewed during 1912	614	1,190,790 00
Gross number and amount in force during 1912	3,176	5,802,390 00
Less expired and cancelled during 1912	695	1,304,710 00
Net risks in force 31st December, 1912	2,481	$4,497,680 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied	$123,150 00
Amount of premium notes received during the year 1912	31,055 70

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Louis E. Parnall ..... Burford, Ont.
John F. Master ..... New Dundee, Ont.
J. M. Irwin ..... Galt, Ont.
Geo. R. Barrie ..... Galt, Ont.
S. G. Kitchen ..... St. George, Ont.
James L. Robertson ..... Freelton, Ont.
Jno. Allan ..... Sheffield, Ont.
J. S. Clemens ..... Hespeler, Ont.
Joseph Betzner ..... Copetown, Ont.

Officers:

Jas. L. Robertson, President ..... Freelton, Ont.
Geo. R. Barrie, Vice-President ..... Galt, Ont.
Wm. Fleming, Secretary-Treasurer ..... Galt, Ont.

Auditors:

Wm. Cowan ..... Galt, Ont.
J. Taylor, Jr. ..... Galt, Ont.

Unassessed premium note capital, $230,456.18.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of mortgages		$11,700 00
Cash in Bank of Commerce, Galt (savings account)	$2,049 53	
" " " (current account)	87 58	
		2,137 11
Amount unpaid of assessments levied during 1912		760 98
" unpaid of prior years		30 46
" of premium notes in force, after deducting all payments thereon and assessments levied		230,456 18
" interest		27 00
Total assets		$245,111 73

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$8,403 64	
Cash received for application fees		$550 00
" assessments levied in 1912		8,880 18
" assessments levied in years prior to 1912		599 02
" interest		627 28
" lapsed and cancelled policies		85 76
" extra premiums		63 18
" renewal fees of 1911		24 00
" mortgage investment paid (not extended)	$2,000 00	
Total receipts		$10,829 42

Expenditure.

Expenses of management:		
Amount paid for statutory assessment and license fee		$60 62
" printing, stationery and advertising		210 32
" rent		82 50
" taxes (municipal and government)		12 34
" salaries, directors' and auditors' fees		1,630 00
" postage, telephone, telegrams and express		89 25
" investigation and adjustment of claims		53 30
" law costs		5 00
" fuel and light		4 25
" expenses board meeting		71 15
" collecting assessments		30 00
" Mutual Underwriters' fee		8 00
" other expenses of management		63 09
Total expenses of management		$2,319 82
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1912	$25 00	
" " " during 1912	9,751 13	
		9,776 13
" mortgage investment (not extended)	7,000 00	
Total expenditure		$12,095 95

Currency of Risks.

Amount covered by Policies in force 31st December, 1912

	four years.
Mutual	$5,756,865 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,202	$5,569,855 00
Policies new and renewed during 1912	612	1,538,075 00
Gross number and amount in force during 1912	2,814	7,107,930 00
Less expired and cancelled in 1912	572	1,351,065 00
Net risks in force 31st December, 1912	2,242	5,756,865 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$251,147 00
Amount of all premium notes, after deducting all payments thereon and assessment levied	230,456 18
Amount of premium notes received during the year 1912	66,767 00
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	1,787 64

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

Paul J. Willson	Marshville, Ont.
John K. Misener	Montrose, Ont.
Lewis A. Doan	Humberston, Ont.
Robert McCredie	Chippawa, Ont.
Almer A. Garner	Fenwick, Ont.
Jno. B. Gallinger	Southend, Ont.
E. O. Disher	Ridgeway, Ont.
Nathan Day	Ridgeway, Ont.
J. J. Damude	Fonthill, Ont.

Officers:

J. J. Damude, President	Fonthill, Ont.
E. O. Disher, Vice-President	Ridgeway, Ont.
A. H. Kilman, Secretary-Treasurer	Ridgeway, Ont.

Auditors:

Isaac L. Pound	Ridgeway, Ont.
M. H Hibbard	Ridgeway, Ont.

Unassessed premium note capital, $74,676,92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand	297 36
Cash in Imperial Bank, Ridgeway	11,324 86
Amount unpaid of fixed payments of 1912	314 44
Amount of all premium notes in force after deducting all payments thereon and assessments levied	74,676 92
Total assets	$86,613 58

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$7,974 35	
Cash received as fixed payments of 1912		$5,431 70
" fixed payments of prior years		273 59
" interest		264 61
" workmen's risk		4 40
Total receipts		$5,974 30

EXPENDITURE.

Expenses of management:

Cash paid to Agents (not extended)	$561 00	
Amount paid for statutory assessment and license		32 08
" printing, stationery and advertising		35 42
" salaries, directors' and auditors' fees		667 30
" postage, telephone, telegrams and express		54 08
" travelling expenses		4 70
" investigation of claims		44 10
" other expenses		1 00
Total expenses of management		$838 68

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$ 5 00	
" " " during 1912	1,404 04	
		1,409 04
" rebates		78 71
Total expenditure		$2,326 43

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$2,782,003 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,687	$2,711,980 00
Policies new and renewed in 1912	561	942,989 00
Gross number and amount in force during 1912	2,248	$3,654,969 00
Less expired and cancelled in 1912	566	872,966 00
Net risks in force 31st December, 1912	1,682	$2,782,003 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$84,712 39
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	74,676 92
Amount of premium notes received during the year 1912	28,825 25
Payments on the premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	1,882 60

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Suhring ..... Sebringville, Ont.
John Murray ..... Avonton, Ont.
Charles Baird ..... St. Mary's, Ont.
James Muir ..... Avonbank, Ont.
John Dempsey ..... Stratford, Ont.
Robert Armstrong ..... Wartburg, Ont.

Officers:

Wm. Suhring, President ..... Sebringville, Ont.
John Murray, Vice-President ..... Avonton, Ont.
Peter Smith, Secretary-Treasurer ..... Stratford, Ont.

Auditors:

D. K. Erb ..... Sebringville, Ont.
Geo. Armstrong ..... St. Paul's, Ont.

Unassessed premium note capital, $75,016.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at Head Office	$2 30	
Cash in Sterling Bank, Sebringville	5,233 39	
		$5,235 69
Amount unpaid of assessment of 1912		272 71
Amount of premium notes in force, after deducting all payments thereon and assesements levied		75,016 06
Total assets		$80,524 46

LIABILITIES.

Amount of resisted loss	$239 99
" reported loss	120 00
Total liabilities	$359 99

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$3,212 68	
Cash received for assessments levied in 1912		$2,942 29
" assessments levied in prior years		372,81
" interest		88 06
Total receipts		3,403 16

Expenditure.

Expenses of management:

Amount paid for rent	$4 00
" statutory assessment and license	31 44
" travelling expenses	24 00
" salaries, directors' and auditors' fees	287 25
" printing, stationery and advertising	30 10
" investigation of claims	29 85
" postage, telephone, telegrams and express	24 06
" other expenses	44 25
Total expenses of management	$474 95
Miscellaneous payments:	
Amount paid for losses incurred in 1912	905 20
Total expenditure	$1,380 15

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$2,713,653 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	975	$2,647,930 00
Policies new and renewed during 1912	364	964,123 00
Gross number and amount in force during 1912	1,339	$3,612,053 00
Less expired and cancelled in 1912	356	898,400 00
Net risks in force 31st December, 1912	983	$2,713,653 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	$81,409 59
Amount of all premium notes on policies in force 31st December, 1912 after deducting all payments thereon and assessments levied	75,016 06
Amount of premium notes received during the years 1912	28,923 69
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	1,140 00

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

A. L. Kitchen ..... Glenmorris, Ont.
Murdo Lillico ..... Ayr, Ont.
Andrew Easton ..... Drumbo, Ont.
John Shiel ..... Galt, Ont.
Charles Gurney ..... Paris Station, Ont.
George D. Black ..... Ayr, Ont.

Officers:

John Shiel, President ..... Galt, Ont.
A. L. Kitchen, Vice-President ..... Glenmorris, Ont.
Joseph Wrigley, Secretary-Treasurer ..... Ayr, Ont.

Auditors:

Wm. Bickell ..... Ayr, Ont.
Thomas Mitchell ..... Ayr, Ont.

Unassessed premium note capital, $155,579.93.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in Bank of Commerce, Ayr, savings	4,234 88	
Cash in Reliance Loan and Savings Co., Ayr	1,938 42	
		$6,173 30
Amount unpaid of assessments of 1912		55 94
Amount of premium notes in force after deducting all payments thereon and assessments levied		155,579 93
Total assets		$161,809 17

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$8,243 40	
Cash received for fees		$323 00
" assessments of 1912		6,207 83
" assessments of prior years		49 30
" interest		198 27
Total receipts		$6,778 40

Expenditure.

Expenses of management:

Amount paid for travelling expenses	$12 00
" statutory assessment and license	41 56
" taxes	3 60
" rent	2 00
" salaries, directors' and auditors' fees	990 40
" printing, stationery and advertising	151 63
" postage, telephone, telegrams and express	50 35
" fee Underwriters' Association	6 00
" law costs	6 00
Total expenses of management	$1,263 54

Miscellaneous payments:

Amount paid for losses which occurred during 1912	7,584 96
Total expenditure	$8,848 50

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$3,906,645 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,265	$3,661,210 00
Policies taken during 1912	385	1,097,565 00
Gross number and amount in force during 1912	1,650	$4,758,775 00
Less expired and cancelled in 1912	318	852,130 00
Net risks in force 31st December, 1912	1,332	$3,906,645 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$167,614 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	155,579 93
Amount of premium notes received during the year 1912	46,823 65
Payments on premium notes of 1912 including all sums credited on said premium notes, viz:	
Cash paid up to 31st December, 1912	1,816 00

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Andrew Sherk ..... Selkirk, Ont.
J. Honsberger ..... South Cayuga, Ont.
Henry Reicheid ..... Fisherville, Ont.
Christian Ebert ..... Fisherville, Ont.
Daniel Culver ..... Rainham Centre, Ont.
John Featherstone ..... Rainham, Ont.
John Lloyd ..... Selkirk, Ont.
James Lyons ..... Byng, Ont.
Alex. Hicks ..... Port Maitland, Ont.
Guy Raichelt ..... Rainham, Ont.
Wm. Holland ..... Upper, Ont.
Jacob Schaffer ..... Kohler, Ont.

Officers:

Josua Honsberger, President ..... South Cayuga, Ont.
Daniel Culver, Vice-President ..... Rainhm Centre, Ont.
A. E. Havill, Secretary-Treasurer ..... Rainham, Ont.

Auditors:

Wm. Babeou ..... Rainham Centre, Ont.
Leander F. Culver ..... Rainham Centre, Ont.

Unassessed premiun. note capital, $71 506.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in Bank of Commerce, Dunnville	$802 10	
" Bank of Commerce, Cayuga	202 37	
" Bank of Hamilton, Selkirk, Ont.	1,232 36	
" Union Bank, Fisherville	414 65	
		$2,651 48
Amount of premium notes in force, after deducting all payments thereon and assessments levied		71,506 48
Amount of agents' balance of 1912		41 49
Amount of unpaid assessments of levied during 1912		253 68
Totl assets		$74,453 13

LIABILITIES.—*None.*

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$1,150 59	
Cash received for agents' fees (not extended)	426 00	
Cash received as fixed payments of 1912		$481 42
" fixed payments of prior years		79 49
" assessments, 1912		3,401 11
Total receipts		$3,962 02

EXPENDITURE.

Expenses of management:

Amount paid for agents' fees (not extended)	$426 00	
" fuel		$2 00
" statutory assessment and license		23 22
" printing, stationery and advertising		95 70
" salaries of directors' and auditors' fees		220 20
" travelling expenses		27 40
" postage, telegrams and express		31 00
Total expenses of management		$399 52

Miscellaneous payments:

Amount paid for losses which occurred in 1912	2,034 47
" rebate	27 14
Total expenditure	$2,461 13

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$1,967,279 50

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December 1911	893	$1,814,577 50
Policies new and renewed during 1912	310	648,992 00
Gross number and amount in force during 1912	1,203	$2,463,569 50
Less expired and cancelled iin 1912	282	496,290 00
Net risks in force 31st December, 1912	921	$1,967,279 50

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$79,455 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	71,506 48
Amount of premium notes received during the year 1912	26,145 40
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	3,882 53

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John R. Wissler ..... Elora, Ont.
David Rea ..... Fergus, Ont.
Michael Heffernan ..... Damascus, Ont.
Adam Boyle ..... Orton, Ont.
W. L. Gordon ..... Elora, Ont.
Wm. J. Deans ..... Fergus, Ont.

Officers:

John R. Wissler, President ..... Elora, Ont.
Michael Heffernan, Vice-President ..... Damascus, Ont.
James Beattie, Secretary-Treasurer ..... Fergus, Ont.

Auditors:

Col. J. J. Craig ..... Fergus, Ont.
John McClellan ..... Arthur P.O., Ont.

Unassessed premium note capital, $76,614 08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash on hand at head office	$187 91	
" in Imperial Bank, Fergus	3,568 53	
" in Royal Bank, Fergus	4,439 06	
		$8,195 50
Amount unpaid of fixed payments of 1912		596 64
Amount unpaid of fixed payments in prior years (not extended)	$1,044 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	76,614 08	
Less residue of premium notes given by the Company for re-insurance	530 20	
		$76 083 88
Total assets		$84,876 02

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$6,379 00	
Cash received as fixed payments of 1912		$5,919 00
" as fixed payments of prior years		378 90
" for interest		199 57
" extra premiums and permits		8 99
Total premiums		$6,506 46

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	$705 00
" investigation and adjustment of claims	96 15
" statutory assessment and license fee	31 11
" printing, stationery and advertising	115 80
" salaries, directors' and auditors' fees	716 27
" postage, telephone, telegrams and express	60 01
" travelling expenses	20 00
" other expenses	5 00
Total expenses of management	$1,749 34
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	2,869 10
" rebate	71 52
Total expenditure	$4,689 96

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual system	$2,615,280 00

Less Re-insurance.

On mutual system	22,800 00
Net risks carried at 31st December, 1912	$2,592,480 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Polices in force 31st December, 1911	1,527	$2,614,705 00
Policies new and renewed during 1912	472	864,160 00
Gross number and amount in force during 1912	1,999	$3,478,865 00
Less expired or cancelled in 1912	517	863,585 00
Net risks in force 31st December, 1912	1,482	$2,615,280 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$94,265 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	76,614 08
Amount of premium notes received during the year 1912	30,356 32
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	2,186 27
Notes for fixed payments up to 31st December, 1912	142 03
Re-insurance.	
Amount of premium notes given by Company for re-insurance	764 50
Less payments made thereon	234 30
Amount of residue of said premium notes for which the Company is still liable	$530 20

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Maxwell Hunter ..... Pt. Stanley, Ont.
John G. Chapman ..... St. Thomas, Ont.
Chas. F. Heidt ..... Frome, Ont.
Mungo McNab ..... Lawrence Station, Ont.
Angus McLarty ..... St. Thomas, Ont.
Edgar Silcox ..... Shedden, Ont.

Officers:

Angus McLarty, President ..... St. Thomas, Ont.
Mungo McNab, Vice-President ..... Lawrence Station, Ont.
John H. Sells, Secretary-Treasurer ..... Shedden, Ont.

Auditors:

Colin McArthur ..... Southwold Station, Ont.
Justin G. Moore ..... Shedden, Ont.

Unassessed premium note capital, $62,812.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at the head office	$19 85	
Cash on deposit in Sterling Bank, Shedden, Ont.	846 15	
		$866 00
Amount unpaid of assessments levied during 1912		486 20
Amount unpaid of assessments levied in prior years (not extended)	$127 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		62,812 79
Total assets		$64,164 99

LIABILITIES.

Amount of adjusted losses	$1,725 00
Total liabilities	$1,725 00

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$599 44	
Cash received for assessments levied in 1912		$4,070 08
" assessments levied prior to 1912		475 43
" interest		3 25
" borrowed money		600 00
Total receipts		$5,148 76

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission	$61 75
" interest	40 69
" statutory assessment and license	22 81
" printing, stationery, advertising	22 35
" salaries, directors' and auditors' fees	308 00
" postage, telephone, telegrams and express	22 70
" rent	8 00
Total expenses of management	$486 30

Miscellaneous payments:

Amount paid for losses which occurred prior to 1912	$125 00	
" losses which occurred during 1912	3,656 47	
		3,781 47
" rebate		14 13
" in payment of loan		600 00
Total expenditure		$4,882 20

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$1,841,725 00

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	801	$1,783,375 00
Policies new and renewed during 1912	249	586,300 00
Gross number and amount in force during 1912	1,050	$2,369,675 00
Less expired and cancelled in 1912	244	527,950 00
Net risks in force 31st December, 1912	806	$1,841,725 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$73,669 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,812 79
Amount of premium notes received during the year 1912	23,452 00
Amount of premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	4,070 08
Notes for fixed payment or assessment unpaid at 31st December 1912	486 20

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

Wm. R. Fisk ..... New Germany, Ont.
Frederick Schaefer ..... Breslau, Ont.
Alex. McKay ..... Linwood, Ont.
John Burnett ..... Winterbourne, Ont.
J. J. Laidlaw ..... Mosborough, Ont.
I. B. Ditner ..... St. Agatha, Ont.
L. K. Weber ..... Hawkesville, Ont.
Chas. Welhelm ..... New Germany, Ont.
George Hanel ..... Ariss, Ont.

Officers:

Wm. R. Fisk, President ..... New Germany, Ont.
Frederick Schaefer, Vice-President ..... Breslau, Ont.
Anton Frank, Secretary-Treasurer ..... New Germany, Ont.

Auditors:

Mark May ..... New Germany, Ont.
G. G. Beohman ..... Ariss, Ont.

Unassessed premium note capital, $46,649.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$99 37	
Amount of cash in Royal Bank, Guelph, Ont.	1,139 36	
Amount of cash in Bank of Commerce, Guelph, Ont.	889 15	
		$2 127 88
Amount unpaid of assessments levied in 1912		277 12
Amount unpaid of assessments levied prior to 1912		110 00
Amount of premium notes in force after deducting all payments thereon and assessments levied		46,649 41
Total assets		$49,164 41

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December 1911 (not extended)	$2,372 55	
Cash received for assessments levied in 1912		$1,215 14
Cash received for assessments levied in years prior to 1912		225 89
Cash received for interest		30 55
Total receipts		$1,471 58

Expenditure.

Expenses of management:

Amount paid for agents' commission	$145 00
" investigation of claims	18 50
" statutory assessments and license fees	14 65
" printing, stationery and advertising	62 40
" salaries, directors' and auditors' fees	258 00
" postage, telephone, telegram and express	18 40
" other expenses	17 50
Total expenses of management:	$534 45

Miscellaneous payments:

Cash paid for losses which occurred in 1912	1,181 80
Total expenditure	$1,716 25

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$978,219 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	615	$966,487 00
Policies new and renewed during 1912	146	252,270 00
Gross number and amount in force during 1912	761	$1,218,757 00
Less expired and cancelled in 1912	153	240,538 00
Net risks in force 31st December, 1912	608	$978,219 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$51,483 10
Amount of premium notes, after deducting all payments thereon and assessments levied	46,649 41
Amount of premium notes received during the year 1912	13,129 00

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

John Vester ..... Blenheim, Ont.
Christian Johnson ..... Kingsville, Ont.
Nelson H. Shepley ..... Amherstburg, Ont.
Thomas Liddle ..... Wheatley, Ont.
Byron Robinson ..... Wheatley, Ont.
Christopher Coulter ..... Wheatley, Ont.
D. Fletcher ..... Fletcher, Ont.
D. H. Brown ..... Port Alma, Ont.
Thomas C. Renwick ..... Romney, Ont.
Samuel Burk ..... Blenheim, Ont.
Charles T. Sellars ..... Malden Centre, Ont.
Levi B. Marshall ..... Merlin, Ont.

Officers:

Christian Johnson, President ..... Kingsville, Ont.
David Fletcher, Vice-President ..... Fletcher, Ont.
Thomas C. Renwick, Secretary-Treasurer ..... Romney, Ont.
Thos. Liddle, Assistant Secretary ..... Wheatley, Ont.

Auditors

Thomas Robinson ..... Coatsworth, Ont.
Charles H. Renwick ..... Romney, Ont.

Unassessed premium note capital, $53,325.65.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand	$53 46	
Cash in Merchants Bank, Wheatley	8,665 12	
		$8,718 58
Amount unpaid of fixed payments at 1912		160 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		53,325 65
Amount of office furniture and safe (not extended)	$140 00	
Total assets		$62,204 43

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$6,621 83	
Cash received as fixed payments of 1912		$4,767 36
" fixed payments of prior years		264 72
" interest		203 28
" carpenter's risk and transfer fees		4 90
Total receipts		$5,240 26

EXPENDITURE.

Expenses of management:

Cash paid for commission	$711 33
" taxes	1 20
" rent	18 00
" travelling expenses	121 90
" salaries, directors' and auditors' fees	337 50
" investigation of claims	81 90
" postage, telephone, telegrams and express	28 50
" statutory assessment and license fee	22 34
" printing, stationery and advertising	95 25
" other expenses	4 00
Total expenses of management	$1,421 92

Miscellaneous payments:

Cash paid for losses which occurred during 1912	1,470 00
" rebate	251 59
Total expenditure	$3,143 51

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	One year or less.	Two-year risks.	Three-year risks.	Total.
Mutual	$31,410 00	$21,675 00	$1,872,809 00	$1,925,894 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,037	$1,736,185 00
Policies new and renewed during 1912	433	752,475 00
Gross number and amount in force during 1912	1,470	2,488,660 00
Less expired and cancelled in 1912	372	562,766 00
Net risks in force 31st December, 1912	1,098	1,925,894 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One year or less.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$388 60	$411 43	$65,586 08	$66,386 11
Amount of all premium notes, after deducting all payments thereon and assessment levied	307 35	332 80	52,685 50	53,325 65
Amount of premium notes received during the year	408 00	156 88	24,492 24	25,057 12
Payments on premium notes of 1912 including all sums credited on said premium notes:				
Cash paid up 31st Dec., 1912	76 65	28 76	4,662 95	4,768 36
Notes for fixed payments or assessments unpaid 31st December, 1912	3 60		156 60	160 20

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

W. C. Hodgins	Southgate, Ont.
T. D. Box	London, Ont.
T. W. Talbot	Ballymote, Ont.
A. McLean	Ilderton, Ont.
B. C. Brooks	Hopedale, Ont.
T. Ramsay	Hyde Park, Ont.
C. J. Hardy	Devizes, Ont.
S. Wheaton	London, Ont.
R. T. Shoebottom	Ballymote, Ont.

Officers:

W. C. Hodgins, President	Southgate, Ont
T. W. Talbot, Vice-President	Ballymote, Ont.
Edward Dann, Secretary, 565 Central Ave.,	London, Ont.
E. M. Roberts, Treasurer	Ballymote, Ont.

Auditors:

James Smibert	Arva, Ont.
E. Johnson	Ballymote, Ont.

Unassessed premium note capital, $61,111.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Loan Company's debentures	$10,000 00
Cash in Royal Bank, London	2,780 12
Amount unpaid of fixed payments of 1912	199 20
Amount of premium notes in force, after deducting all payments thereon and assessment levied	61,111 62
Amount of interest due and accrued	78 32
Total assets	$74,169 26

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December (not extended)	$3,350 53	
Cash received for fixed payments of 1912		$5,352 12
" fixed payments of prior years		124 48
" interest		565 43
Total receipts		$6,042 03

Expenditure.

Expenses of management:	
Amount paid for commission to agents	$414 75
" fuel and janitor	8 00
" investigation of claims	26 00
" statutory assessments and license	28 39
" printing, stationery and advertising	72 93
" salaries, directors' and auditors' fees	425 00
" postage, telephone, telegraph and express	28 92
" other expenses	29 75
Total expenses of management	$1,033 74
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1912	15 00
Cash paid for losses which occurred during 1912	5,412 95
" rebate	150 75
Total expenditure	$6,612 44

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$2,432,078 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,351	$2,341,695 00
Policies new and renewed during 1912	479	877,589 00
Gross number and amount in force during 1912	1,830	$3,219,284 00
Less expired and cancelled in 1912	459	787,206 00
Net risks in force 31st December, 1912	1,371	$2,432,078 00

Classification of Risks.

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three year risks
Amount of face of all premium notes held by Company and legally liable to assessment	$73,149 46
Amount of all premium notes, after deducting all payments thereon and assessments levied	61,111 62
Amount of premium notes received during the year 1912	26,403 38
Payments on premium notes of 1912 including all sums credited on said premium notes.	
Cash paid up to 31st December, 1912	5,551 32

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Young	Mount Brydges, Ont.
D. Campbell	Southwold, Ont.
J. M. Kaiser	Howlett, Ont.
J. Stuart	Burwell Road, Ont.
D. N. McGugan	Strathroy, Ont.
John Switzer	Delaware, Ont.
D. Simon	Strathroy, Ont.
Jas. J. Sutherland	Mount Brydges, Ont.
R. Sutherland	Mount Brydges, Ont.
W. S. Wild	Delaware, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Veale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
D. Campbell, Vice-President	Southwold, Ont.
Wm. E. Sawyer, Secretary-Treasurer	Mount Brydges, Ont.

Auditors:

J. H. Matthews	Delaware, Ont.
W. Blair	Roome, Ont.

Unassessed premium note capital, $50,735.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash on hand at head office	$52 44
Amount cash Union Bank, Mount Bridges	2,172 69
Amount cash Union Bank, Melbourne	481 41
Amount of premium notes in force after deducting all payments thereon and assessments levied	50,735 13
Total assets	$53,441 67

LIABILITIES.

Amount of unpaid Directors' fees	$1 50
" retained balance premium notes	219 76
Total liabilities	$221 26

Receipts.

Cash balance at 31st December, 1911 (not extended)	$98 04	
Cash received at taking of applications:		
Cash received at head office		$184 50
" as fixed payments of 1912		4,561 89
" as fixed payments due in prior years		26 76
" as assessments of 1912		1,690 77
" as intererst		71 95
" as transfer fees		1 50
Total receipts		$6,537 37

Expenditure.

Expenses of management:		
Amount paid for commission to agents		$184 50
" law costs		46 64
" investigation and adjustment of claims		22 00
" interest		16 65
" statutory assessment and license fee		24 32
" printing, stationery and advertising		67 60
" salaries, directors' and auditors' fees		587 60
" postage, telephone, telegrams and express		32 09
" travelling expenses		12 00
" other expenses		30 00
Total expenses of management		$1,023 40
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1912	$811 81	
Cash paid for losses which occurred during 1912	1,989 35	
		2,801 16
Cash paid for rebate		104 31
Total expenditure		$3,928 87

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

Mutual	1,946,783 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	990	$1,934,488 00
Policies new and renewed during 1912	369	751,260 00
Gross number and amount in force during 1912	1,359	$2,685,748 00
Less expired and cancelled in 1912	391	738,965 00
Net risks in force 31st December, 1912	968	$1,946,783 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$58,403 49
Amount of all premium notes, after deducting all payments there on and assessments levied	50,735 13
Amount of premium notes received during the year 1912	22,537 80
Payments on premium notes of 1912 including all sums credited on said premium notes	
Cash paid up to 31st December, 1912	1,346 81

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John W. Kingston ..... Watford, Ont.
Thomas Steadman ..... Wyoming, Ont.
James Armstrong ..... Alvinston, Ont.
James Smith ..... Collnville, Ont.
A. G. Minielly ..... Wyoming, Ont.
Thos. Lithgow ..... Thedford, Ont.

Officers:

John W. Kingston, President ..... Watford, Ont.
Thomas Steadman, Vice-President ..... Wyoming, Ont.
W. G. Willoughby, Secretary-Treasurer ..... Watford, Ont.

Auditors:

Alex. Jamieson ..... Forest, Ont.
P. J. McEwen ..... Kertch, Ont.

Unassessed premium note capital, $89,172.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand, head office	$10 12	
Cash in Industrial Mortgage and Savings Co., Sarnia	3,803 71	
Cash in Merchants Bank, Watford	7,105 03	
		$10,918 86
Cash value promissory note		17,000 00
Amount of short-date notes or due bills, less than one year overdue		1,552 70
Amount of premium notes in force, after deducting all payments thereon and assessements levied		89,172 79
Total assets		$118,644 35

LIABILITIES.

Amount due for losses adjusted	$18 00
" " reported	7 00
Total liabilities	$25 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$22,450 87	
Cash received as fixed payments of 1912		$17,015 15
" fixed payments of prior years		1,653 90
" interest		890 91
" re-insurance on loss		22 50
" gas engine permits		4 20
" other receipts		36 00
Total receipts		$19,622 66

Expenditure.

Expenses of management:

Amounts paid for commission to agents		$1,523 00
" statutory assessment and license fee		74 96
" printing, stationery and advertising		177 25
" salaries, directors' and auditors' fees		1,145 00
" postage, telephone, telegrams and express		107 24
" travelling expenses		23 05
" rent		8 00
" investigation and adjustment of claims		80 15
" booklet (annual report)		52 35
" dues, Mutual Underwriters' Association		9 00
" law costs		10 00
" other expenses		7 40
" invested (not extended)	$17,000 00	
Total expenses of management		$3,217 49

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912		25 00
" losses which occurred during 1912		9,963 01
" re-insurance		187 96
" rebates		761 30
Total expenditures		$14,154 67

Currency of Risks.

Amount covered by policies in force 31st December, 1912.

	Three years.
Mutual	$7,342,386 00
Less re-insurance, Cash System	20,462 00
Amount actually carried by Company at 31st December, 1912	$7,321,924 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	4,473	$7,004,857 00
Policies new and renewed during 1912	1,523	2,450,515 00
Gross number and amount in force during 1912	5,996	$9,455,372 00
Less expired and cancelled in 1912	1,459	2,112,986 00
Net risks in force 31st December, 1912	4,537	$7,342,386 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$146,978 08
Amount of all premium notes, after deducting all payments thereon and assessments levied	89,172 796
Amount of premium notes received during the year 1912	48,993 80
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	17,015 15
Notes for fixed payments unpaid 31st December, 1912	1,552 70

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, R. R. No. 3 CALEDONIA

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

Allan Anderson ..... York Ont.
Peter Kinnear ..... De Cewsville, Ont.
Geo. Ferguson ..... Cayuga, Ont.
W. S. Dunnet ..... Lythmore.
R. E. King ..... De Cewsville, Ont.
James Downey ..... Willowgrove, Ont.

Officers:

W. S. Dunnet, President ..... Lythmore, Ont.
R. E. King, Vice-President ..... De Cewsville, Ont.
F. R. Martindale, Secretary-Treasurer ..... York, Ont.

Auditors:

Joseph Peart ..... Hagersville, Ont.
Alex. Dunnet ..... Clanbrassil, Ont.

Unassessed premium note capital, $24,474.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$21 99	
Cash on hand at Standard Bank, Caledonia, Ont.....	75 00	
		$96 99
Amount of premium notes in force, after deducting all payment thereon and assessments levied		24,474 75
Total assets		$24,571 74

LIABILITIES.—None.

Amt. of borrowed money (note)	$100 00
Total	$100 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$606 13	
Cash received at head office—fees		$61 00
" for assessment levied prior to 1912		3 75
" interest		7 38
" transfers		2 00
" borrowed money		100 00
Total receipts		$174 13

Expenditure

Expenses of management:	
Amount paid for statutory assessment and license fee	$13 13
" " printing, stationery and advertising	49 50
" " salaries, directors' and auditors' fees	119 00
" " postage, telephone, telegrams and express	10 15
" " legal advice	1 00
" " dues, Underwriters' Ass'n	3 00
	$195 78
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1912	250 00
" losses which occurred during 1912	237 49
Total expenditure	$683 27

Currency of Risks.

Amount covered by Policies in force 31st December, 1912

	Three years.
Mutual	$841 848 00

Movement of Risks.

Mutual System	Number	Amount
Policies in force 31st December, 1911	375	$817,328 00
Policies new and renewed during 1912	126	314,308 00
Gross number and amount in force during 1912	501	$1,131,636 00
Less expired and cancelled in 1912	121	289,788 00
Net risks in force 31st December, 1912	380	$841,848 00

Classifications of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$25,687 86
Amount of all premium notes, after deducting all payments theron and assessment levied	24,474 75
Amount of premium notes received during the year 1912	9,625 28

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Robert Miller ..... Jarvis, Ont.
Robt. Irvine ..... Rockford, Ont.
Fred. Harrison ..... Hagersville, Ont.
J. N. Howard ..... Hagersville, Ont.
E. B. McDonald ..... Jarvis, Ont.
James Martin ..... Selkirk, Ont.
W. J. Bigger ..... Erie, Ont.
J. P. McKenzie ..... Varency, Ont.
R. J. Catherwood ..... Hagersville, Ont.

Officers:

E. B. McDonald, President ..... Jarvis, Ont.
R. J. Catherwood, Vice-President ..... Hagersville, Ont.
George L. Miller, Secretary-Treasurer ..... Jarvis, Ont

Auditors:

James Willlamson ..... Jarvis, Ont.
Wm. J. Fallis ..... Jarvis, Ont.

Unassessed premium note capital, $71,302.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$2,500 00
Cash on hand at head office	$10 28	
Cash in Bank of Hamilton, Jarvis	6,354 57	
Cash in Bank of Hamilton, Hagersville	852 84	
Cash in Union Bank, Jarvis	1,343 18	
		8,560 87
Cash in agents' hands		39 05
Amount unpaid of fixed payments of 1912		396 88
Amount unpaid of fixed payments of prior years (not extended)	$114 62	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		71,302 13
Total assets		$82,798 93

Liabilities.

Amount of losses adjusted	$443 20

Receipts.

Cash balance at 31st December, 1911 (not extended)	$7,021 91	
Cash received at taking of application:		
Held by agents for fees (not extended)	213 00	
Received at head office		106 50
Cash received as fixed payments of 1912		3,626 79
" as fixed payments due in prior years		263 38
" for interest		183 59
" rent		127 00
Total receipts		$4,307 26

Expenditure.

Expenses of management:

Amount paid to agents in fees (not extended)	$213 00	
" for rent and taxes		$33 88
" investigation and adjustment of claims		19 50
" statutory assessment and license		23 98
" travelling expenses		30 00
" printing, stationery and advertising		64 50
" salaries, directors' and auditors' fees		519 80
" postage, telephone, telegrams and express		35 00
" fuel and light		21 00
" expenses fire inquests		37 60
Total expenses of management		$785 26

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	13 67
Cash paid for losses which occurred during 1912	1,874 99
" rebate	94 38
Total expenditure	$2,768 30

Currency of Risks.

Amount covered by policies in force 31st December, 1912.

	Four years
Mutual	$2,005,045 00

Movement in Risks.

	Number.	Amount.
Policies in force 31st December, 1911	849	$1,900,927 00
Policies new and renewed during 1912	212	537,163 00
Gross number and amount in force during 1912	1,061	$2,438,090 00
Less expired and cancelled in 1912	205	433,045 00
Net risks in force 31st December, 1912	856	$2,005,045 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$81,253 66
Amount of all premium notes, after deducting all payments thereon and assessment levied	71,302 13
Amount of premium notes, received during the year 1912	21,786 71
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	1,050 33

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Peter Cavers ..... Harper, Ont.
A. Bruce Lees ..... Fallbrook, Ont.
James Shaw ..... Drummond, Ont.
Carr Thompson ..... McGarry, Ont.
Dennis Noonan ..... Elliott, Ont.
Andrew Cochrane ..... Almonte, Ont.
Jno. Somerville ..... Middleville, Ont.
Robert M. Anderson ..... Manion, Ont.
Edmund Burk ..... Perth, Ont.

Officers:

A. Bruce Lees, President ..... Fallbrook, Ont.
Dennis Noonan, Vice-President ..... Elliott, Ont.
W. G. Cameron, Secretary ..... Perth, Ont.
W. A. Moore, Treasurer ..... Perth, Ont.

Auditors:

Geo. Kerr ..... Fallbrook, Ont.
J. Ernest Anderson ..... Manion, Ont.

Unassessed premium note capital, $176,985.03.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in hand at head office	$320 10	
Cash in Merchants Bank, Perth	5,187 75	
		$5,507 85
Amount unpaid of fixed payments of 1912		818 78
Amount unpaid of prior installments (not extended)	$282 54	
Amount of premium notes in force after deducting all payments thereon and assessments levied		176,985 03
Office furniture and safe (not extended)	$150 00	
Total assets		$183,311 66

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$5,406 85	
Cash received as fixed payments of 1912		$18,023 14
" " of prior years		317 21
" for interest		151 51
Total receipts		$18,491 86

Expenditure.

Expenses of management:

Cash paid for agents' commission	$2,175 72
" statutory assessment and license fee	74 62
" rent	72 00
" fuel and light	8 75
" investigation of claims	126 90
" salaries, directors' and auditors' fees	594 05
" printing, stationery and advertising	429 17
" postage, telegrams and express	237 01
Total expenses of management	$3,718 22

Miscellaneous payments:

Cash paid for losses which occurred during 1912	14,533 04
" rebate	139 60
Total expenditure	$18,390 86

Currency of Risks:

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$7,245,863 00

Movement in Risks:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	5,283	$6,971,686 00
Policies taken during 1912	1,713	2,430,092 00
Gross number and amount in force during 1912	6,996	$9,401,778 00
Less expired and cancelled in 1912	1,664	2,155,915 00
Net risks in force 31st December, 1912	5,332	$7,245,863 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessement	$243,728 15
Amount of all premium notes, after deducting all payments thereon and assessments levied	176,985 03
Amount of premium notes received during the year 1912	72,171 00
Payment on premium notes of 1912 including all sums credited on said premium notes, viz :	
Cash paid on premium notes of 1912 to 31st December	6,083 07

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Irvine ..... Dalkeith, Ont.
D. A. McDonald ..... Greenfield, Ont.
Francis Trottier ..... Lochiel, Ont.
W. J. McGregor ..... Lancaster, Ont.
R. R. Sangster ..... Lancaster, Ont.
R. J. Pattingale, President ..... Lancaster, Ont.

Officers:

R. J. Pattingale, President ..... Lancaster, Ont.
R. R. Sangster, Vice-President ..... Lancaster, Ont.
V. G. Chisholm, Secretary-Treasurer ..... Lochiel, Ont.

Auditors:

J. A. McDonell ..... Lochiel, Ont.
J. F. McGregor ..... Alexandria, Ont.

Unassessed premium note capital, $138,870.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of mortgages		$275 00
Debentures of Township of Lochiel		5,326 18
Cash on hand, head office	$12 17	
Cash in Union Bank, Alexandria	2,142 68	
" Bank of Ottawa, Alexandria	665 82	
" Merchants Bank, Lancaster, Ont.	275 41	
" Bank of Ottawa, Martintown, Ont.	1,266 03	
" Bank of Ottawa, Maxville, Ont.	2 55	
		4,364 66
Amount of premium notes in force, after deducting all payments thereon and assessments levied		138,870 16
Total assets		$148,836 00

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$7,846 25	
Cash received for fixed payments of 1912		$12,247 50
" interest		547 75
" gasoline permits		10 50
" from payment on mortgage (not extended)	$1,266 97	
Total receipts		$12,805 75

Expenditure.

Expenses of management:	
Amount paid for commission	$1,224 75
" investigation of claims	359 20
" statutory assessment and license	59 52
" printing, stationery, advertising and postage	280 79
" salaries, directors' and auditors' fees	856 40
" travelling expenses	41 00
" sundries	18 50
Total expenses of management	$2,840 16
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	14,491 50
" rebates	222 65
Total expenditure	$17,554 31

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$5,786,258 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	3,820	$5,458,883 00
Policies new and renewed during 1912	1,313	2,041,250 00
Gross number and amount in force during 1912	5,133	$7,500,133 00
Less expired and cancelled in 1912	1,242	1,713,875 00
Net risks in force 31st December, 1912	3,891	$5,786,258 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$173,587 74
Amount of all premium notes, after deducting all payments thereon and assessments levied	138,870 16
Amount of premium notes received during the year 1912	61,237 50
Payments on premium notes of 1912 including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1912	12,247 50

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Lownsbrough	Oakwood, Ont.
Edwin Mark	Little Britain, Ont.
John Suggitt	Cameron, Ont.
D. H. Corneil	Omemee, Ont.
Wm. Fell	Bury's Green, Ont.
Thos. D. Young	Peterboro, Ont.
Rich Goard	Lornville, Ont.
Thomas Davey	Bexley, Ont.
Thos. Robertson	Dunsford, Ont.
Jno. R. Magee	Janetville, Ont.
W. S. Graham	Mount Pleasant, Ont.
Samuel Deyell	Peterboro, Ont.

Officers:

Edwin Mark, President	Little Britain, Ont.
Wm. Fell, Vice-President	Bury's Green, Ont.
R. J. Corneil, Secretary-Treasurer	Lindsay, Ont.

Auditors:

W. H. Wilson	Lindsay, Ont.
E. H. Hopkins	Lindsay, Ont.

Unassessed premium note capital, $223,457.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of mortgages		$11,775 00
Actual cash in Standard Bank, Lindsay		7,774 55
Amount unpaid of fixed payments due in 1911 (short date notes)		2,430 66
Amount of premium notes in force, after deducting all payments thereon and assessments levied		223,457 62
Amount of interest accrued		497 04
Office furniture (not extended)	343 00	
Total Assets		$245,934 87

LIABILITIES.—None.

RECEIPTS.

Cash balance for 31st December 1911 (not extended)	$5,840 80	
Cash received for membership fees		$1,453 00
" for fixed payments of 1912		17,275 39
" from due bills of 1911		2,678 59
" payments on mortgage (not extended)	$100 00	
" for interest		765 63
" extra premiums		7 85
Total receipts		$22,180 46

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents	$3.278 50
" investigation of claims	132 55
" statutory assessment and license fee	78 37
" salaries, directors' and auditors' fees	956 30
" printing, stationery and advertising	131 55
" postage, telegrams and express	111 76
" rent	60 00
" collection of notes	63 80
" other expenses	10 00
Total expenses of management	$4,822 83

Miscellaneous payments:

Amount paid for losses which occurred during 1912	14,090 96
" Amount paid for losses which occurred prior to 1912	638 02
" rebates	794 90
Total expenditure	$20,346 71

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1912.

	One-year risks.	Two-year risks.	Three-year risks	Total
Mutual	$23,680.00	$42,975.00	$8,061,728.00	$8,128,383.00

MOVEMENT IN RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	4,632	$7,346,356 00
Policies new and renewed during 1912	1,755	2,881,097 00
Gross number and amount in force during 1912	6,387	$10,227,453 00
Less expired and cancelled in 1912	1,353	2,099,070 00
Net risks in force 31st December, 1912	5,034	$8,128,383 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One year risks.	Two year risks.	Three year risks.	Total
Amount of face of all premium notes held by company and legally liable to assessment	$1,010.17	$1,327.65	$269,445.94	$271,683.76
Amount of all premium rates, after deducting all payments thereon and assessments levied				223,457 62
Amount of premium notes received during the year 1912.				98,821 50
Payments on the premium notes of 1912 including all sums credited on the said premium notes: viz:—				
Cash paid up to 31st Dec., 1912				17,275 39
Notes for fixed payments or assessments unpaid 31st December 1912				2,230 16

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Whitfield Teasdale ..... Cayuga, Ont.
E. R. Asher ..... Caistorville,, Ont.
Thomas Howden ..... Conboyville, Ont.
Wm. A. Johnston ..... Empire, Ont.
James G. Lindsay ..... Caledonia, Ont.
Jno. Bell ..... Glanford Station, Ont.

Officers:

Thomas Howden, President ..... Conboyville, Ont.
Wm. A. Johnston, Vice-President ..... Empire, Ont.
Isaac Hanson, Secretray-Treasurer ..... Blackheath, Ont.

Auditors:

John Thompson ..... York, Ont.
Thomas Peart ..... York, Ont.

Unassessed premium note capital, $62,720.03.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand, Head Office	$45 81	
Cash in Standard Bank, Caledonia	1,833 14	
		$1,878 95
Amount unpaid assessments 1912		118 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied		62,720 03
Total assets		$64,717 81

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$2,557 20	
Cash received at taking of application:		
Held by agents as fees (not extended)	461 00	
Cash received for assessments levied in 1912		$6,487 52
Cash received for assessments prior to 1912		1 80
Cash received for interest		79 45
Cash received for transfer fees		8 00
Total recipts		$6,576 77

Expenditure.

Expenses of management:		
Amount paid to agents in fees (not extended)	$461 00	
Amount paid for travelling expenses		$6 00
" statutory assessment and license		26 22
" rent		15 00
" printing, stationery and advertising		86 00
" salaries, directors' and auditors' fees		489 50
" postage, telephone, telegrams and express		46 40
" other expenses		5 00
Total expenses of management		$674 12
Miscellaneous payments:		
Amount paid for losses which occurred during 1912		6,580 90
Total expenditure		$7,255 02

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$2,302,510 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,112	$2,124,835 00
Policies new and renewed during 1912	461	961,010 00
Gross number and amount in force during 1912	1,573	3,085,845 00
Less expired and cancelled in 1912	417	783,335 00
Net risks in force 31st December, 1912	1,156	$2,302,510 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies on force 31st December, 1912.

Amount of face of all premium notes held by Company and legally liable to assessment	$69,873 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,720 03
Amount of premium notes received during the year 1912	29,198 45
Payments on premium notes 1912 including all sums credited on said premium notes, viz.:	
Cash paid on 31st December, 1912	1,808 11

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1913

Directors:

Samuel Parisien ..... Alfred, Ont.
Francis Hotte ..... L'Orignal, Ont.
J. Bte. Labrosse ..... Alfred Station, Ont.
J. Dalma Tregent ..... Gratton's Corner, Ont,
Louis Malette ..... Alfred, Ont.
Joseph Chatelain ..... Curran, Ont.

Officers:

J. Bte. Labrosse, President ..... Alfred, Ont.
Francis Hotte, Vice-President ..... L'Orignal, Ont.
B. G. Parisien, Secretary-Treasurer ..... Alfred, Ont.

Auditors:

Julien Brisebois ..... Alfred, Ont.
J R. Brownrigg ..... Alfred Centre, Ont.

Unassessed premium note capital, $71,047.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

School debentures		$5,236 56
Cash on hand at head office	$68 26	
Bank of Hochelaga, Vankleek Hill	1,103 42	
Union Bank, Plantagenet	1,862 70	
Sterling Bank, L'Orignal	424 79	
Provincial Bank, Alfred, Ont.	5,247 74	
		8,706 91
Amount unpaid of fixed payments of 1912		79 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied		71,047 42
Total assets		$85,070 26

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$9,406 47	
Cash received for fixed payments due in 1912		$7,235 99
" fixed payments due in prior years		40 43
" interest		475 55
" advertising on Calendars		88 50
" principal of debentures (not extended)	$501 91	
Total receipts		$7,840 47

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		$45 30
" fuel and light		8 00
" travelling expenses		52 0[illegible]
" statutory assessment and license fee		30 49
" printing, stationery and advertising		208 34
" salaries, directors' and auditors' fees		528 00
" law costs		1 50
" interest		7 50
" postage, telegrams and express		78 16
Total expenses of management		$959 29
Miscellaneous payments:		
Cash paid for losses which occurred during 1912		6,905 27
" rebate		277 40
" debentures (not extended),	$899 98	
Total expenditure		$8,141 96

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$2,886,735 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,928	$2,552,110 00
Policies new and renewed during 1912	777	1,136,000 00
Gross number and amount in force during 1912	2,705	$3,688,110 00
Less expired and cancelled in 1912	613	801,375 00
Net risks in force 31st December, 1912	2,092	$2,886,735 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$96,602 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	71,047 42
Amount of premium notes received during the year 1912	34,080 00
Payments on the premium notes of 1912 including all sums credited on said premium notes:	
(*a*) Cash paid up to 31st December, 1912	4,991 78

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Jno. H. Campbell ..... Crosshill, Ont.
J. W. Hartlieb ..... Bamberg, Ont.
Geo. F. Lackner ..... Berlin, Ont.
Samuel Cassel ..... New Hamburg.
L. Bowman ..... Conestoga, Ont.
C. S. Weber ..... Heidelberg, Ont.
Joseph B. Hagey ..... Preston, Ont.
Josiah Stauffer ..... Waterloo, Ont.
J. C. Hallman ..... New Dundee, Ont.
John Amos ..... Strasberg, Ont.
Jacob L. Umbach ..... Elmira, Ont.
Val. Otterbein ..... Heidelberg, Ont.

Officers:

John Amos, President ..... Strasburg, Ont.
Jacob L. Umbach, Vice-President ..... Elmira, Ont.
Joshiah Stauffer, Manager and Treasurer ..... Waterloo, Ont.

Auditors:

Menno S. Snyder ..... Bloomingdale, Ont.
R. H. More ..... Hawkesville, Ont.

Unassessed premium note capital, $458,779.46.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of mortgages		$12,950 00
Cash on hand at head office	$28 60	
Cash in Molsons Bank, Waterloo	6,729 75	
Cash in Bank of Toronto, Waterloo	4,436 28	
		11,194 63
Amount unpaid of assesment levied during 1912		1,416 60
" unpaid of assessments levied in prior years		64 23
" of premium notes in force, after deducting all payments thereon and assessments levied		458,779 46
Amount of interest due and accrued		290,00
Total assets		$484,604 92

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$1,969 16	
Cash received for assessments levied in 1912		$12,733 77
" assessments levied in years prior to 1912		1,022 70
" Interest		622 66
" from investments (payments on mortgages) not extended	$1,200 00	
Total receipts		$14,379 13

EXPENDITURE

Expenses of management:	
Amount paid for agents' commission (new applications)	$1,268 00
" rent	125 00
" investigation and adjustment of claims	84 80
" statutory assessment and license fee	93 93
" printing, stationery and advertising	145 49
" salaries, directors' and auditors fees	1,080 70
" postage, telephone, telegrams and express	209 68
" fuel and light	15 50
" travelling expenses	21 75
" taxes	7 92
" other expenses	344 36
Expenses of management	$3,397 13
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	2,936 43
" losses which occurred prior to 1912	12 50
" rebate	7 60
Total expenditure	$6,353 66

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$9,492,404, 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	3,735	$8,904,823 00
Policies new and renewed during 1912	1,192	2,761,534 00
Gross number and amount in force during 1912	4,927	$11,666,357 00
Less expired or cancelled in 1912	932	2,173,953 00
Net risks in force 31st December, 1912	3,995	$9,492,404 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	$489,463 00
Amount of all premium notes after deducting all payments thereon and assessments levied	458,779 46
Amount of premium notes received during the year 1912	139,698 00

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Marr ..... Odell, Ont.
E. Routledge ..... Lambeth, Ont.
W. H. Beattie ..... Pond Mills, Ont.
Duncan McDougal ..... Glanworth, Ont.
D. Lawson ..... Hubrey, Ont.
J. E. Sutton ..... Scottsville, Ont.

Officers:

W. H. Beattie, President ..... Pond Mills, Ont.
D. McDougal, Vice-President ..... Glanworth, Ont.
A. Elliott, Secretary ..... Pond Mills, Ont.
R. S. Nichol, Treasurer ..... Hubrey, Ont.

Auditors:

Harry Poole ..... Lambeth, Ont.
W. E. Grieve ..... Pond Mills, Ont.

Unassessed premium note capital, $53,710.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Trust deposit receipts		$5,000 00
Cash on deposit to the Company's credit, not drawn against, in the Dominion Bank, London, Ont.	$1,577 73	
Huron and Erie Loan Savings Company, London, Ont.	1,805 88	
Bank of Toronto, London, Ont.	2,304 28	
Molsons Bank, London, Ont.	5,223 65	
Imperial Bank, London, Ont.	4,932 93	
Home Bank, London, Ont.	1,808 89	
		17,653 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied		53,710 80
Total assets		$76,364 16

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$15,441 88	
Cash received at taking of application		$247 32
" for fixed payments of 1912		3,829 95
" for interest		957 00
" from realization of investments (not extended)	$1,727 10	
" from other sources		30 08
Total receipts		$5,064 35

EXPENDITURE.

Expenses of management:

Amount paid for agents' commission		$153 00
" statutory assessment and license		24 60
" salaries, directors' and auditors' fees		530 00
" travelling		26 00
" investigation of claims		86 00
" rent		17 00
" printing, stationery and advertising		77 00
" postage, telephones, telegrams and express		31 20
" other expenses		12 50
Total expenses of management		$957 30
Miscellaneous payments:		
Cash paid for losses which occurred during 1912		3,566 09
Cash paid for rebates and returned premiums		56 58
Cash paid for investments (not extended)	$1,727 10	
Total expenditure		$4,579 97

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$2,039,003 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	977	$1,962,958 00
Policies new and renewed during 1912	397	808,560 00
Gross number and amount in force during 1912	1,374	2,771,518 00
Less expired or cancelled in 1912	385	732,515 00
Net risks in force 31st December, 1912	989	$2,039,003 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three year risks.
Amount of face of all premium notes legally liable to assessment	$61,170 09
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,710 80
Amount of premium notes received during the year 1912	24,256 80
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	1,501 45

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WEST McGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

Wm. L. Corbett ..... Brinsley, Ont.
John D. Drummond ..... Brinsley, Ont.
Ninian Grieve ..... Moray, Ont.
Weston Maguire ..... Mooresville, Ont.
A. E. Taylor ..... McInnes.
Alexander W. Smith ..... Maple Lodge, Ont.
John Potter ..... Lieury, Ont.
John Niblock ..... Parkhill, Ont.
John Robinson ..... West McGillivray, Ont.

Officers:

William L. Corbett, President ..... Brinsley, Ont.
J. D. Drummond, Vice-President ..... Brinsley, Ont.
W. T. Amos, Secretary-Treasurer ..... Lieury, Ont.

Auditors:

George Hindmarsh ..... Ailsa Craig, Ont.
David Robinson ..... Ailsa Craig, Ont.

Unassessed premium note capital, $13,254.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of cash at Head Office	$93 21	
Amount of cash deposit at Bank of Commerce, Parkhill	6,683 20	
		$6,776 41
Amount of unpaid fixed payments of 1912		146 77
" prior years (not extended)	$184 50	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	13,254 97	
Less residue of premium notes given by Company for reinsurance	33 75	
		13,221 22
		$20,144 40

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$5,230 43	
Cash received as fixed payments of 1912		$1,680 68
Cash received as fixed payments of prior years		184 50
Cash received as interest		171 37
Total receipts		$2,036 55

Expenditure.

Expenses of management:

Amount paid for commission	$88 00
" investigation and adjustment of claims	2 00
" statutory assessment and license fee	10 62
" salary, auditors' and directors' fees	172 00
" postage and express	5 95
" printing	51 00
Total expenses of management	$329 57

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$20 00	
Cash paid for losses which occurred during 1912	79 35	
		99 35
Cash paid for re-insurance		3 75
Cash paid for rebate		57 90
Total expenditure		$490 57

Currency of Risks.

Amount covered by policies in force 31st December, 1912.

	Three-years.
Mutual	$589,110 00

Re-insurance.

On mutual system	$1,500 00
Net risks actually carried by Company at 31st December, 1911	$587,610 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	412	$563,000 00
Policies new and renewed during 1912	176	243,660 00
Gross number and amount in force during 1912	588	$806,660 00
Less expired and cancelled in 1912	172	217,550 00
Net risks in force 31st December, 1912	416	$589,110 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$17,673 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	13,254 97
Amount of premium notes received during the year 1912	7,309 80
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up 31st December, 1912	1,680 68
Notes for fixed payments unpaid	146 77

Re-insurance.

Amount of premium notes given by Company for re-insurance	45 00
Less payments made thereon	11 25
Amount of residue of said premium notes for which the Company is still liable	33 75

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

J. M. Fischer ..... Mildmay, Ont.
E. G. Kuntz ..... Formosa, Ont.
Alex. Robertson ..... Vesta, Ont.
Thomas Ingles ..... Lakelet, Ont.
A. Lang ..... Chepstow, Ont.
Jno. F. Waechter ..... Formosa, Ont.

Officers:

Edward G. Kuntz, President ..... Formosa, Ont.
Jno. F. Waechter, Vice-President ..... Formosa, Ont.
B. Beingessner, Secretary ..... Formosa, Ont.

Auditors:

Michael M. Schurter ..... Chepstow, Ont.
John T. Rittinger ..... Formosa, Ont.

Unassessed premium note capital, $256,332.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of cash on hand at head office, 31st December, 1912..	$447 58	
Amount of deposit to Company's credit, 31st December, 1912, Merchants Bank, Mildmay	3,693 43	
Amount on deposit to Company's credit, 31st December, 1912, Canadian Bank of Commerce, Walkerton	3,131 06	
		$7,272 07
Cash in agents' hands		292 12
Amount of premium notes in force after deducting all payments thereon and assessments levied, 1912	$256,332 13	
Less residue of premium notes given by the Company for re-insurance	648 06	
		255,684 07
Amount unpaid assessments of 1912		662 16
Amount unpaid of assessments of prior years		1,207 00
Total assets		$265,117 42

Liabilities.

Amount of adjusted loss	$1,217 00
Total liabilities	$1,217 00

Receipts.

Cash balance at 31st December, 1911 (not extended), $9,904 87.	
Cash received for fixed payments of 1912	$3,752 43
" fixed payments due in prior years	320 41
" assessments levied in 1912	7,987 56
" assessments levied prior to 1912	1,529 26
" interest	327 55
Total receipts	$13,917 21

Expenditure.

Expenses of management:

Amount paid for commission to agents		$562 98
" statutory assessment and license		88 48
" law costs		15 23
" salaries, directors' and auditors' fees		807 65
" postage, telephone, telegrams and express		118 91
" printing, stationery and advertising		87 05
" investigation of claims		280 85
" taxes		5 55
" travelling expenses		19 00
" rent		25 00
Total expenses of management		$2,010 70

Miscellaneous payments:

Amount paid for losses which occurred prior to 1912	$331 35	
" losses which occurred in 1912	14,055 58	
		14,386 93
" re-insurance		30 56
" rebate		121 82
Total expenditure		$16,550 01

Currency of Risks.

Amount of Policies in force 31st December, 1912.

	Three years.
Mutual	$8,565,276 00
Re-insurance.	
Mutual System	$22,600 00
Net risks carried by Company at 31st December, 1912	$8,542,676 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	4,371	$8,359,122 00
Policies new and renewed during 1912	1,443	2,813,151 00
Gross number and amount in force during 1912	5,814	$11,172,273 00
Less expired and cancelled in 1912	1,459	2,606,997 00
Net risks in force 31st December, 1912	4,355	$8,565,276 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	$294,893 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	256,332 13
Amount of premium notes received during the year 1912	96,825 00
Payments on premium notes of 1912, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1912	3,752 43

Re-insurance.

Amount of premium notes given by the Company for re-insurance	$709 00
Less payments made thereon	60 94
Residue of premium notes for which the Company is still liable	$648 06

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

James Tolton ..... Walkerton, Ont.
Wm. Rowand ..... Walkerton, Ont.
R. J. Clancy ..... Chepstow, Ont.
H. W. Monk ..... Malcolm, Ont.
Val. Fisher ..... Walkerton, Ont.
M. Bilger ..... Mildmay, Ont.

Officers:

James Tolton, President ..... Walkerton, Ont
Wm. Rowand, Vice-President ..... Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer ..... Walkerton, Ont.

Auditors:

James A. Lamb ..... Walkerton, Ont.
M. G. Dippel ..... Walkerton, Ont.

Unassessed premium note capital, $279,322.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash in hand at head office	$291 44	
Cash in Merchants Bank of Canada, Walkerton	2,761 29	
Cash in Canadian Bank of Commerce, Walkerton	1,323 11	
		$4,375 84
Cash in agents' hands		105 97
Amount unpaid of assessments of 1912		423 96
Amount unpaid of assessments of prior years (not extended), $271.37.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$279,322 25	
Less residue of premium notes given for re-insurance	212 16	
		279,110 09
Total assets		$284,015 86

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended), $612.09.

Cash received for fixed payments of 1912	$8,288 92
" fixed payments of prior years	64 78
" assessments of 1912	14,621 01
" prior years	87 37
" interest	53 90
" returned premiums	24 64
" endorsements	28 02
" other sources	7 80
Total receipts	$23,176 44

Expenditure.

Expenses of management:

Amount paid for commission	$1,031 50
" rent	25 00
" statutory assessment and license fee	104 88
" salaries, directors' and auditors' fees	1,873 77
" printing, stationery and advertising	283 90
" postage, telephone, telegrams and express	247 96
" investigation of claims	247 86
" fuel and light	25 00
Total expenses of management	$3,839 87

Miscellaneous payments:

Amount paid for losses which occurred prior to 1912	$952 48	
" losses which occurred during 1912	14,475 60	
		15,428 08
" re-insurance		39 40
" rebate		105 34
Total expenditure		$19,412 69

Currency of Risks.

Amount of Policies in force 31st December, 1912.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	$39,400 00	$51,275 00	$8,041,813 00	$2,881,916 00	$11,014,404 00
Less re-insurance on Mutual System	.....	.....	6,418 00	.....	6,418 00
Net risks actually carried by Company at 31st December, 1912					$11,007,986 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	5,929	$10,001,471 00
Policies new and renewed during 1912	2,103	3,775,832 00
Gross number and amount in force during 1912	8,032	$13,777,303 00
Less expired and cancelled in 1912	1,758	2,762,899 00
Net risks in force 31st December, 1912	6,274	$11,014,404 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment...	$2,143 00	$1,544 00	$233,146 00	$89,360 00	$326,193 00
Amount of all premium notes after deducting all payments thereon and assessments levied	1,987 17	1,302 98	202,009 82	74,022 28	279,322 25
Amount of premium notes received during 1912 ..	2,143 00	629 00	79,317 00	26,418 00	108,507 00
Payments on premium notes of 1912, including all sums credited on said premium notes					
Cash paid up to 31st December, 1912	.....	.....	.....	.....	8,288 92
Agents' balance	.....	.....	.....	.....	105 97

Re-insurance.

Amount of premium notes given by the Company for re-insurance.....	$221 00
Less payments made thereon	8 84
Residue of premium notes for which the Company is still liable.....	$212 16

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Geo. Holmwood	Guelph, Ont.
John Laird	Guelph, Ont.
Robert Amos	Guelph, Ont.
James Bowman	Guelph, Ont.
J. P. Henderson	Guelph, Ont.
D. McCrae	Guelph, Ont.
Frank Laidlaw	Mosboro', Ont.
C. R. Blyth	Marden, Ont.
John McIntosh	Ariss, Ont.

Officers:

Robert Amos, President	Guelph, Ont.
J. P. Henderson, Vice-President	Guelph, Ont.
Major G. B. Hood, Secretary-Treasurer	Guelph, Ont

Auditors:

A. Whitelaw	Guelph, Ont.
James Hood	Guelph, Ont.

Unassessed premium note capital, $20,678.89.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Amount of cash in Bank of Commerce at Guelph	$1,294 11
Amount of premium notes in force, after deducting all payments thereon and assessments levied	20,678 89
Amount unpaid of fixed payments of 1912	62 50
Total assets	$22,035 50

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$2,528 50	
Cash received as fixed payments, 1912		$767 44
" fixed payments of prior years		54 30
" interest		70 06
Total receipts		$892 40

Expenditure.

Expenses of management:	
Amount paid for postage, telephones, telegrams and express	$13 50
" statutory assessment and license fee	9 54
" printing, stationery and advertising	58 75
" salaries, directors' and auditors' fees	184 00
" sundry expenses	8 00
Total expenses of management	$273 79
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	1,853 00
Total expenditure	$2,126 79

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three-years.
Mutual	$472,505 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	201	$454,955 00
Policies new and renewed during 1912	70	170,800 00
Gross number and amount in force during 1912	271	$625,755 00
Less expired and cancelled in 1912	64	153,250 00
Net risks in force 31st December, 1912	207	$472,505 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three-year risks
Amount of face of all premium notes held by Company, and legally liable to assessment	22,376 25
Amount of premium notes, after deducting all payments thereon and assessments levied	20,678 89
Amount of premium notes received during the year 1912	8,023 50
Payments on premium notes of 1912, including all sums credited on said premium notes:	
(*a*) Cash paid up to 31st December, 1912	296 16
(*b*) Notes for assessment unpaid at 31st December, 1912	16 88

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

George H. Laird ..... Guelph, Ont.
Wm. J. Little ..... Hespeler, Ont.
Alexander Smith ..... Hespeler, Ont.
Peter Iles ..... Arkell, Ont.
Wm. H. Schultz ..... Puslinch, Ont.
John McKenzie ..... Corwhin, Ont.
Alexander McLean ..... Puslinch, Ont.
Allen Stewart ..... Puslinch, Ont.
Hector Gilchrist ..... Puslinch, Ont.

Officers:

George H. Laird, President ..... Guelph, Ont.
Wm. J. Little, Vice-President ..... Hespeler, Ont.
John Blake, Secretary-Treasurer ..... Aberfoyle, Ont.

Auditors:

William Nicoll ..... Puslinch, Ont.
John A. Cockburn ..... Aberfoyle, Ont.

Unassessed premium note capital, $50, 516.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand, head office	$62 11	
Cash on deposit to Company's credit in Bank of Commerce, Guelph	711 07	
		$773 18
Amount of premium notes in force, after deducting all payments thereon and assessments levied		50,516 75
Amount unpaid of assessments of 1912		499 35
Amount unpaid of assessments of prior years		11 30
Total assets		$51,800 58

LIABILITIES.

Amount of unpaid loss	$800 00
Total liabilities	$800 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$713 74	
Cash received at taking of application held by agents for fees (not extended)	279 00	
Cash received for assessment of 1912		$4,550 40
" assessments of prior years		167 65
" interest		6 74
" borrowed money		1,200 00
" fees		45
Total receipts		$5,925 24

Expenditure.

Expenses of management:		
Cash paid to agents on application (not extended)	$279 00	
Amount paid for commission		$ 30
" investigation of claims		15 00
" statutory assessment and license fee		22 68
" interest		23 75
" travelling expenses		14 00
" printing, stationery and advertising		63 20
" salaries, directors' and auditors' fees		116 00
" postage, telephone, telegrams and express		35 22
" extra services, Secretary		50 00
" Underwriters' Association fee		4 00
" caretaker		2 00
" Sundries		4 50
Total expenses of management		$350 65

Miscellaneous payments:

Amount paid ror losses which occurred prior to 1912	9 00
" losses which occurred during 1912	4,288 05
" rebate	18 10
" repayment of loan	1,200 00
Total expenditure	$5,865 80

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three-years.
Mutual	$1,868,810 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	751	$1,769,835 00
Policies new and renewed during 1912	279	670,840 00
Gross number and amount in force during 1912	1,030	2,440,675 00
Less expired and cancelled in 1912	257	571,865 00
Net risks in force 31st December, 1912	773	$1,868,810 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$56,919 55
Amount of all premium notes, after deducting all payments thereon and assessments levied	50,516 75
Amount of premium notes received during the year 1912	20,416 20

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

George B. Webster ..... Rannoch, Ont.
David A. Johnson ..... Granton, Ont.
George Spearin ..... St. Mary's, Ont.
Robert Berry ..... Berry Land, Ont.
David Paynter ..... St. Mary's, Ont.
James Moor ..... Kirkton, Ont.
George Hookway ..... Science Hill, Ont.
Duncan McVannel ..... St. Mary's, Ont.
George Hudson ..... St. Mary's, Ont.

Officers:

George B. Webster, President ..... Rannoch, Ont.
David A. Johnson, Vice-President ..... Granton, Ont.
J. H. Jameson, Secretary-Treasrer ..... Rannoch, Ont.

Auditors:

R. W. Switzer ..... Rannoch, Ont.
J. J. Bellamy ..... Kirkton, Ont.

Unassessed premium note capital, $44,250.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$85 33	
Cash in Molsons Bank, St. Mary's	661 17	
" Bank of Montreal, St. Mary's, Ont.	361 21	
" Royal Bank, St. Mary's Ont.	758 31	
" Merchants Bank, Granton, Ont.	318 20	
		$2,184 22
Amount unpaid of assessments levied during 1912		299 48
Amount unpaid of assessments levied before 1912		112 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied		44,250 09
Total assets		$46,845 89

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$2,794 54	
Cash received for assessments levied in 1912		$2,084 55
" assessments prior to 1912		244 01
" interest		43 39
Total receipts		$2,371 95

EXPENDITURE.

Expenses of management:

Amount paid for investigation of claims	$18 00
" statutory assessment and license fee	18 87
" salaries, directors' and auditors' fees	165 00
" printing, stationery and advertising	60 50
" postage, telephone, telegrams and express	14 00
" other expenses	49 00
Total expenses of management	$325 37

Miscellaneous payments:

Cash paid for losses which occurred during 1912	2,656 90
Total expenditure	$2,982 27

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1912.

	Three-years.
Mutual	$1,498,890 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	695	$1,388,485 00
Policies new and renewed during 1912	240	523,750 00
Gross number and amount in force during 1912	935	$1,912,235 00
Less expired and cancelled in 1912	214	413,345 00
Net risks in force 31st December, 1912	721	$1,498,890 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment	$48,577 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	44,250 09
Amount of premium notes received during the year 1912	16,982 19
Payments on premium notes of 1912, including all sums credited on said premium notes, viz.:	
(*a*) Cash paid up to 31st December, 1912	2,084 55

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

George Wilson ..... Drayton, Ont.
Jno. C. Dixon ..... Moorefield, Ont.
George Short ..... Drayton, Ont.
Wm. Christian ..... Drayton, Ont.
Robert McArthur ..... Moorefield, Ont.
J. P Cunningham ..... Grand Valley, Ont.
W. T. Whale ..... Goldstone, Ont.
J. R. Towriss ..... Riverbank, Ont.
Jesse Jack ..... Drayton, Ont.
Isaiah Mitchell ..... Rothsay, Ont.
Wm. Noecker ..... Drayton, Ont.
J. J. Morrison ..... Arthur, Ont.

Officers:

John C. Dixon, President ..... Moorefield, Ont.
W. T. Whale, Vice-President ..... Goldstone, Ont.
James McEwing, Secretary-Treasurer ..... Drayton, Ont.

Auditors:

Richard Phelp ..... Rothsay, Ont.
Jas. McDougall ..... Drayton, Ont.

Unassessed premium note capital, $138,775.95.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$1,500 00
Cash in Royal Bank, Drayton	$5,643 00	
Cash in Bank of Hamilton, Moorefield	2,647 22	
Cash in Bank of Hamilton, Orangeville	1,720 30	
Cash in Royal Bank, Arthur	2,787 60	
		12,798 12
Amount unpaid of fixed payments of 1912		1,236 00
Amount unpaid of fixed payments due prior to 1912 (not extended)	$252 80	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		138,775 95
Amount of office furniture (not extended)	$100 00	
Total assets		$154,310 07

Liabilities.

Amount of unpaid loss	$800 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$10,983 99	
Cash received as fixed payments of 1912		$13,159 85
" as fixed payments of prior years		1,263 10
" for interest		240 78
" rent		63 00
Total receipts		$14,726 73

Expenditure.

Expenses of management:

Cash paid for agents' commission and inspection of agencies	$1,052 25
" insurance	26 48
" law costs	32 00
" statutory assessment and license fee	71 88
" printing, stationery and advertising	209 55
" salaries, directors' and auditors' fees	781 00
" investigation and adjustment of claims	261 00
" travelling expenses	3 50
" postage, telephone, telegrams and express	72 55
" rent	2 00
" taxes	49 41
" fuel and light	9 84
" refitting office	90 69
" other expenses	48 00
Total expenses of management	$2,710 15

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	3,650 00
" losses which occurred during 1912	6,284 75
" rebate, abatements and returned premiums	267 70
Total expenditure	$12,912 60

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$7,076,425 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	3,317	$6,696,575 00
Policies new and renewed during 1912	968	1,933,900 00
Gross number and amount in force during 1912	4,285	8,630,475 00
Less expired and cancelled in 1912	847	1,554,050 00
Net risks in force 31st December, 1912	3,438	$7,076,425 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$172,198 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	138,775 95
Amount of premium notes received during the year 1912	39,285 00
Payments on premium notes of 1912, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1912	13,159 85
Amount of notes given for fixed payments or assessments unpaid 31st December, 1912	1,236 00

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John McNabb ..... Rockwood, Ont.
Ernest Parkinson ..... Guelph, Ont.
Leonard McDougall ..... Everton.
F. B. Anderson ..... Fergus, Ont.
Charles Benham ..... Rockwood, Ont.
John Grieve ..... Speedside, Ont.

Officers:

John McNabb, President ..... Rockwood, Ont.
E. Parkinson, Vice-President ..... Guelph, Ont.
Robert Scott, Secretary-Treasurer ..... Eramosa, Ont

Auditors:

Jos. J. Aldous ..... Rockwood, Ont.
S. Duffield ..... Eramosa, Ont.

Unassessed premium note capital, $55,746.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand, head office	$25 00	
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood	7,515 79	
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph	1,240 89	
		$8,781 68
Amount unpaid of instalments of 1912		300 15
Amount of prior years (not extended)	$122 67	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$55,746 70	
Less residue of premium notes given by Company for re-insurance	3,616 40	
		52,130 30
Total assets		$61,212 13

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$7,288 10	
Cash received as fixed payments of 1912		$2,178 45
" fixed payments of prior years		254 55
" interest		212 54
Total receipts		$2,645 54

Expenditure.

Expenses of management:

Amount paid for agents' commission	$192 00
" investigation of claims	8 00
" statutory assessments and license	17 06
" printing, stationery, advertising	64 30
" postage, telephones, telegrams and express	19 30
" salaries, directors' and auditors' fees	182 00
" rent of room for Board meeting	4 00
" travelling expenses	4 45
" dues Underwriters' Association	4 00
Total expenses of management	$495 11

Miscellaneous payments:

Cash paid for losses which occurred during 1912	465 50
" re-insurance	157 30
" rebates	34 05
Total expenditure	$1,151 96

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$1,290,695 00

Less Re-insurance.

On mutual system	$79,650 00
Net risks actually carried by Company, at 31st December, 1912	$1,211,045 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	568	$1,207,745 00
Policies new and renewed during 1912	226	490,895 00
Gross number and amount in force during 1912	794	$1,698,640 00
Less expired and cancelled in 1912	188	407,945 00
Net risks in force 31st December, 1912	606	$1,290,695 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

Amount of face of all premium notes held by Company and legally liable to assessment	$65,557 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	55,746 70
Amount of all premium notes received during 1912	22,887 50
Payments on premium notes of 1912, including all sums credited on said premium notes	2,478 60
Cash paid up to 31st December, 1911	2,178 45

Re-Insurance.

Amount of premium notes given for re-insurance	$3,932 50
Less payments made thereon	316 10
Residue of said premium notes for which the Company is still liable	3,616 40

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Alexander Stuart .....St. Helen's, Ont.
John H. Kaake .....Kincardine, Ont.
Timothy Griffin .....Kintail, Ont.
Alexander Nicholson .....Lucknow, Ont.
James Girvin .....Nile, Ont.
Wm. P. Reed .....Lanes, Ont.
Matthew Lockhart .....Auburn, Ont.
John Cox .....Porter's Hill, Ont
Robert McIlwain .....Nile, Ont.

Officers:

Jno. H. Kaake, President .....Kincardine, Ont.
James Girvin, Vice-President .....Nile, Ont.
Thomas G. Allan, Secretary .....Dungannon, Ont.
Thomas Stothers, Treasurer .....Dungannon, Ont.

Auditors:

John Wilson .....Auburn, Ont.
W. A. Wilson .....Lucknow, Ont.

Unassessed premium note capital, $165,522.92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash on hand at head office	$313 42	
Actual cash in Sterling Bank, Dungannon	12,196 87	
		$12,510 29
Amount unpaid of fixed payments of 1912		245 65
" unpaid of fixed payments of prior years (not extended)	$64 45	
" notes or due bills		125 70
" of premium notes in force after deducting all payments thereon and assessments levied		165,522 92
Total assets		$178,404 56

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$11,509 94	
Cash received for fixed payments of 1912		$9,629 0
" fixed payments due in prior years		143 7
" interest		331 3
" returned premiums out of losses		7 2
Total receipts		$10,111 3

Expenditure.

Expenses of management:

Amount paid for commission	$381 5
" rent	30 0
" statutory assessment and license	51 7
" printing, stationery and advertising	90 0
" salaries, directors' and auditors' fees	956 6
" postage, telephone, telegrams and express	94 5
" travelling expenses	136 0
" investigation of claims	115 4
Total expenses of management	$1,855 9

Miscellaneous payments:

Cash paid for losses which occurred during 1912	6,959 9
" rebate	169 42
Total expenditure	$8,985 29

Currency of Risks.

	Four years.
Mutual	$4,808,082 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,680	$4,685,257 00
Policies new and renewed during 1912	792	1,510,325 00
Gross number and amount in force during 1912	3,472	$6,195,582 00
Less expired and cancelled in 1912	838	1,387,500 00
Net risks in force 31st December, 1912	2,634	$4,808,082 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$192,323 28
Amount of premium notes after deducting all payments thereon and assessments levied	165,522 92
Amount of premium notes received during the year 1912	60,413 00
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	2,996 65

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

J. L. Russell ..... Russeldale, Ont.
Wm. Roy ..... Bornholm, Ont.
T. Ryan ..... Dublin, Ont.
Wm. Brock ..... Winchelsea, Ont.
Robert Norris ..... Staffa, Ont.
Robert Gardiner ..... Farquhar, Ont.

Officers:

J. L. Russell, President ..... Russeldale, Ont.
Robert Gardiner, Vice-President ..... Farquhar, Ont.
Wm. A. Turnbull, Secretary-Treasurer ..... Farquhar, Ont.

Auditors

John Kay ..... Cromarty, Ont.
J. S. Ballantyne ..... Farquhar, Ont.

Unassessed premium note capital, $129,290.48.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Cash value of mortgage		$5,000 00
Cash on hand at head office	$19 95	
Cash in Bank of Commerce, Exeter	10,232 42	
		10,252 37
Amount of unpaid assessments levied during 1912		125 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied		129,290 48
Total assets		$144,668 35

LIABILITIES.

Unpaid loss	$160 00
Total liabilities	$160 00

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$7,974 05	
Cash received for assessments levied in 1912		$7,020 25
" assessments levied before 1912		92 75
" interest		466 46
" gasoline engine permits		68 35
Total receipts		$7,647 81

EXPENDITURE.

Expenses of management:

Cash paid for travelling expenses	$91 35
" law costs	237 50
" investigation and adjustment of claims	102 00
" statutory assessment and license	52 74
" salaries, directors' and auditors' fees	577 40
" printing, stationery and advertising	119 81
" postage, telephones, telegrams and express	72 66
" rent	33 00
Total expenses of management	$1,286 46

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$56 00	
" losses which occurred during 1912	4,024 33	
		4,080 33
" rebate		2 70
Total expenditure		$5,369 49

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	Four-years.
Mutual	$4,915,030 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,285	$4,779,990 00
Policies new and renewed during 1912	685	1,441,015 00
Gross number and amount in force during 1912	2,970	$6,221,005 00
Less expired or cancelled in 1912	670	1,305,975 00
Net risks in force 31st December, 1912	2,300	$4,915,030 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four-years.
Amount of face of all premium notes legally liable to assessment	$146,048 93
Amount of all premium notes, after deducting all payments thereon and assessments levied	129,290 48
Amount of premium notes received during the year 1912	42,820 15
Payment on premium notes of 1912, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1912	7,020 25

McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876

Names and addresses of the Directors and Officers for the year 1913.

Directors:

J. B. McLean ..... Seaforth, Ont.
James Connolly ..... Goderich, Ont.
Wm. Rinn ..... Constance, Ont.
Malcolm McEwen ..... Clinton, Ont.
D. F. McGregor ..... Seaforth, Ont.
Wm. Chesney ..... Egmondville, Ont.
James Evans ..... Beechwood, Ont.
John G. Grieve ..... Winthrop, Ont.
John Watt ..... Harlock, Ont.
John Bennewies ..... Brodhagen, Ont.

Officers:

J. B. McLean, President ..... Seaforth, Ont.
James Connolly, Vice-President ..... Goderich, Ont.
Thomas E. Hays, Secretary-Treasurer ..... Seaforth, Ont.

Auditors:

George Murdie ..... Seaforth, Ont.
John Govenlock ..... Seaforth, Ont.

Unassessed premium note capital, $133,110 10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Cash at Head Office ..	$387 51	
Cash in Canadian Bank of Commerce, Seaforth	4,063 08	
		$4,450 59
Amount unpaid or fixed payments of 1912		557 70
Amount unpaid of prior years (not extended)	$200 30	
Amount of premium notes in force, after deducting all payments thereon and assessments levied ..		133,110 10
Amount of office furniture and safe (not extended)	$200 00	
Total assets ..		$138,118 39

LIABILITIES,—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$2,702 25	
Cash received for fixed payments of 1912		$7,122 15
Cash received for fixed payments of prior years		276 40
Cash received for interest		72 63
Total receipts		$7,471 18

EXPENDITURE.

Expenses of management:

Amount paid for postage, telephone, telegrams and express	$37 19
" commission	339 64
" law costs	39 00
" investigation of claims	62 55
" statutory assessment and license	41 91
" printing, stationery and advertising	200 36
" salaries, officers' and directors' fees	673 10
" rent	20 00
Total expenses of management	$1,413 75

Miscellaneous payments:

Cash paid for losses which occurred during 1912	4,118 05
" rebate	191 04
Total expenditure	$5,722 84

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1912.

	Four-years.
Mutual	$3,828,390 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,988	$3,696,140 00
Policies new and renewed during 1912	591	1,198,965 00
Gross number and amount in force during 1912	2,579	$4,895,105 00
Less expired and cancelled in 1912	568	1,066,715 00
Net risks in force 31st December, 1912	2,011	$3,828,390 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four-years.
Amount of face of all premium notes held by Company, legally liable to assessment ..	$151,008 00
Amount of all premium notes, after deducting all payments thereon and assessments levied ..	133,110 10
Amount of premium notes received during the year 1912	48,651 60
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1912	1,876 45
Amount of fixed payments unpaid	557 70

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

N. Harrison ..... Castlemore, Ont.
Thomas McCartney ..... Caledon East, Ont.
John Cunningham ..... Norval, Ont.
H. Aikin Dolson ..... Alloa, Ont.
Moses Johnstone ..... Mt. Charles, Ont.
John Gardhouse ..... Highfield, Ont.
F. J. Jackson ..... Meadowvale, Ont.
Alex. Armstrong ..... Campbell's Cross, Ont.
J. A. McBride ..... Belfountain, Ont.

Officers:

John Gardhouse, President ..... Highfield, Ont.
H. Aikin Dolson, Vice-President ..... Alloa, Ont.
J. J. Stewart, Secretary ..... Brampton, Ont.
David Kirkwood, Treasurer ..... Brampton, Ont.

Auditors:

Thomas Hanna ..... Mono Road, Ont.
Ralph Crawford ..... Brampton, Ont.

Unassessed premium note capital, $213,018.09.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$29 57	
Cash in Dominion Bank, Brampton	18,544 35	
Cash in Merchants Bank, Brampton	14,612 63	
		$33,186 55
Amount unpaid of fixed payments of 1912		367 00
Amount unpaid for prior years (not extended)	$17 38	
Cash in agents' hands		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		213,018 09
Amount of office furniture (not extended)	$250 00	
Total assets		$246,571 64

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$24,228 00	
Held by agents for fees (not extended)	976 00	
Cash received as fixed payments of 1912		$21,379 32
" as fixed payments for prior years		374 21
" for interest		735 25
" other sources		43 09
Total receipts		22,531 87

Expenditure.

Expenses of management:		
Cash paid for agents' commission		$976 00
" salaries, directors' and auditors' fees		1,794 70
" fuel and light		26 78
" statutory assessment and license fee		79 27
" rent		233 85
" taxes		38 78
" printing, stationery and advertising		411 11
" investigation and adjustment of claims		211 25
" postage, telephone, telegrams and express		177 22
" travelling expenses		1 50
" for other expenses		118 36
Total expenses of management		$4,068 82
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1912	$41 00	
" losses which occurred during 1912	8,992 55	
		9,033 55
" rebate		470 95
Total expenditure		$13,573 32

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three-years.	Four-years.	Total.
Mutual	$268,555 00	$7,469,760 00	$7,738,315 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1911	3,512	$7,436,800 00
Policies new and renewed during 1912	977	2,066,755 00
Gross number and amount in force during 1912	4,489	$9,503,555 00
Less expired and cancelled in 1912	940	1,765,240 00
Net risks in force 31st December, 1912	3,549	$7,738,315 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-year risks.	Four-year risks.	Total
Amount of face of all premium notes held by Company and legally liable to assessment	$8,949 01	$253,911 18	$262,860 19
Amount of all premium notes on Policies in force 31st December, 1912 after deducting all payments thereon and assessements levied	$7,277 29	$205,748 35	$213,018 00
Amount of premium notes received during the year 1912	9,149 01	60,605 47	67,754 48
Payments on premium notes of 1912 including all sums credited on said premium notes:			
Cash paid up to 31st December, 1912	1,713 70	4,608 38	6,322 08

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

James Kirkwood ..... Ospringe, Ont.
Richard Graham ..... Ashgrove, Ont.
John Ramsey ..... Eden Mills, Ont.
George Gastle ..... Milton, Ont.
N. F. Lindsay ..... Acton, Ont.
George E. Fisher ..... Freeman, Ont.
Henry W. Cook ..... Streetsville, Ont.
John Wilson ..... Erin, Ont.
Wallace A. Lasby ..... Rockwood, Ont.

Officers:

James Kirkwood, President ..... Ospringe, Ont.
Richard Graham, Vice-President ..... Ashgrove, Ont.
Colin Cameron, Secretary-Treasurer ..... Rockwood, Ont.

Auditors:

Thomas Moore ..... Nassagaweya, Ont.
Ebenezar Beswick ..... Ballinafad, Ont.

Unassessed premium note capital, $184,534.35

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand	$2 71	
Cash in Royal Bank, Guelph, Ont.	7,759 74	
Cash in Royal Bank, Rockwood, Ont.	719 52	
Cash in Metropolitan Bank, Guelph, Ont.	1,515 06	
		$9,997 03
Amount of note or due bills less than one year overdue		218 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$184,534 35	
Less residue of premium notes given by the Company for re-insurance	2,414 40	
		$182,119 95
Office furniture and safe (not extended)	$75 00	
Total assets		$192,335 88

Liabilities.

Amount of supposed loss	$150 00
Total	$150 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$6,238 14	
Cash received as fixed payments of 1912		$12,726 70
" fixed payments of prior years		38 50
" interest		213 38
" re-insurance premiums		157 30
Total receipts		$13,135 88

Expenditure.

Expenses of management:

Amount paid for agents' commission	$1,011 00
" law costs	489 75
" investigation and adjustment of claims	108 65
" statutory assessment and license fee	67 19
" postage, telephone, telegrams and express	71 15
" rent	12 00
" printing, stationery and advertising	145 90
" salaries, directors' and auditors' fees	938 30
" travelling expenses	2 80
" other expenses of management	25 65
Total expenses of management	$2,872 39

Miscellaneous payments:

Amount paid for losses which occurred during 1912	5,808 40
" re-insurance	254 50
" rebate	441 70
Total expenditure	$9,376 99

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.	Total.
Mutual	$6,480,555 00	$6,480,555 00

Less Re-insurance.

On mutual system	$51,100 00	$51,100 00
Net risks actually carried at 31st December, 1912		$6,429,455 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	3,130	$6,227,050 00
Policies new and renewed during 1912	1,094	2,223,560 00
Gross number and amount in force during 1912	4,224	$8,450,610 00
Less expired and cancelled in 1912	1,036	1,970,055 00
Net risks in force 31st December, 1912	3,188	$6,480,555 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three-years.
Amount of face of all premium notes held by Company ond legally liable to assessment	$222,712 70
Amount of premium notes, after deducting all payments thereon and assessments levied	184,534 30
Amount of premium notes received during the year 1912	76,921 80
Payments on premium notes of 1912 including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1912	12,884 00
Notes given for fixed payments unpaid	218 90
Amount of premium notes given by Company for re-insurance	2,515 00
Less payments thereon	100 60
Residue of premium notes given for re-insurance	$2,414 40

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Colyer	Banner, Ont.
James Henderson	Belton, Ont.
John Morden	Belton, Ont.
Charles Youngs	Youngsville, Ont.
Alex. McDonald	Embro, Ont.
Thomas Duffin	Thorndale, Ont.
James Stewart	Dorchester, Ont.
Geo. A. Munroe	Embro, Ont.
D. M. Cole	Lakeside, Ont.

Officers:

Geo. A. Munro, President	Embro, Ont.
Thos. Duffin, Vice-President	Thorndale, Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Auditors:

W. W. Day	Thamesford, Ont.
D. Lawrence	Thamesford, Ont.

Unassessed premium note capital, $232,208.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Stock in Nissouri Telephone Company		$20 00
Amount of cash on hand	$418 19	
Amount of cash in Royal Bank, Thamesford	$2,956 02	
		3,374 21
Amount unpaid of assessments levied in 1912		1,093 64
Amount unpaid of assessments levied prior to 1912		800 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied		232,208 62
Total assets		$237,496 47

Liabilities.

Amount of supposed or reported loss	$25 00
Amount of retained balance premium notes	65 67
Total liabilities	$90 67

Receipts.

Cash balance at 31st December, 1911 (not extended)	$864 23	
Cash received for application fees		$713 19
" assessments levied in 1912		8,327 36
" assessments levied before 1912		1,217 57
" interest		53 19
" retained premiums		28 00
" refund on loss		40 00
Total receipts		$10,379 31

Expenditure.

Expenses of management:

Amount paid for agents' commission	$782 00
" statutory assessment and license fee	55 96
" printing, advertising, postage, etc.	348 97
" interest	1 10
" rent	25 10
" salaries, directors' and auditors' fees	583 30
" investigation of claims	88 50
" travelling expenses	12 00
" fee Underwriters' Assn.; expenses of delegates, etc.	27 00
Total expenses of management	$1,923 93

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$500 00	
Cash paid for losses which occurred during 1912	5,408 09	
		5,908 09
Cash paid for rebate		37 31
Total expenditure		$7,869 33

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three-years.
Mutual	$5,351,018 00

MOVEMENTS IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,166	$5,102,963 00
Policies new and renewed during 1912	862	2,176,405 00
Gross number and amount in force during 1912	3,028	$7,279,368 00
Less expired and cancelled in 1912	822	1,928,350 00
Net risks in force 31st December, 1912	2,206	$5,351,018 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

Amount of face of all premium notes held by Company and legally liable to assessment	$247,653 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	232,208 62
Amount of premium notes received during the year 1912	100,712 00

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Snider ..... Waterloo, Ont.
Alex. L. Noble ..... Norval, Ont.
S. J. Cherry ..... Preston, Ont.
R. A. Thompson ..... Lynden, Ont.
N. H. Stevens ..... Chatham, Ont.
Wm. Scott ..... Caledonia, Ont.

Officers:

Wm. Snider, President ..... Waterloo, Ont.
Alexander L. Noble, Vice-President ..... Norval, Ont.
J. T. White, Secretary-Treasurer ..... Hamilton, Ont.

Auditors:

Walter Anderson & Son ..... Hamilton, Ont.

Unassessed premium note capital, $111,647.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of mortgages		$6,000 00
Bonds and debentures		173,676 15
Actual cash on hand at head office	$302 36	
Cash on deposit, to the Company's credit, not drawn against, in Royal Bank, Hamilton	16,637 21	
		16,939 57
Amount unpaid of fixed payments of 1912		225 00
Prior instalments balance of premium notes (not extended)	$59 30	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		111,647 08
Amount interest accrued		3,258 96
Total assets		$311,746 76

LIABILITIES.

Amount of retained balance of premium notes	$5,000 00
Total liabilities	$5,000 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$19,897 14	
Cash received as fixed payments of 1912		$38,393 37
" fixed payments due in prior years		371 60
" interest		9,289 04
" fees		6 50
" workmen's risks		64 89
" from sale of investments (not extended)	$9,016 50	
Total receipts		$48,125 40

Expenditure.

Expenses of management:

Amount paid for law costs	$8 00
" commissions or allowances	25 25
" investigation and adjustment of claims	45 00
" statutory assessment and license fee (Ontario)	19 99
" license fees, other Provinces	252 42
" printing, stationery and advertising	320 39
" salaries, directors' and auditors' fees	7,050 55
" postage, telephone, telegrams, express and exchange	210 12
" travelling expenses	580 45
" fuel and light	14 74
" taxes	26 38
" rent	250 00
" other expenses	165 35
Total expenses of management	$8,968 94

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912		3,366 01
" losses which occurred during 1912		17,673 12
" rebate		1,105 06
" re-insurance		95 00
" dividends		6,379 59
" for investments (not extended)	$22,511 75	
Total expenditure		$37,587 72

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	One year or less.	Three years.	Total
Mutual	$114,060 00	$1,347,811 00	$1,461,871 00
Re-insurance			
Mutual			$5,000 00
Net risks in force 31st December, 1912			$1,456,871 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	415	$1,501,152 00
Policies new and renewed during 1912	156	727,498 00
Gross number and amount in force during 1912	571	$2,228,650 00
Less expired and cancelled in 1912	167	766,779 00
Net risks in force 31st December, 1912	404	$1,461,871 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$3,520 00	$179,402 85	$182,922 85
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	$111,647 08
Amount of premium notes received during the year 1912	$3,520 00	$69,172 50	72,692 50
Payments on premium notes of 1912, including all sums credited on said premium notes:			
Cash paid to 31st December, 1912	.....	.....	$38,393 37
Fixed payments unpaid 31st December, 1912	.....	.....	225 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

James Bowes	Strathnairn, Ont.
T. J. Harkness	Annan, Ont.
James Thomson	Annan, Ont.
H. T. Potts	Tara, Ont.
P. C. McGregor	Owen Sound, Ont.
James Gardner	Kemble, Ont
Wm. McLoughry	Markdale, Ont.
Malcolm Cameron	Arnott, Ont.
A. C. Paterson	Blantyre, Ont.
William Breen	Kilsyth, Ont.
Neil McDonald	Hoath Head, Ont.
L. Beaton	Owen Sound, Ont.
George Binnie	Bunessan, Ont.
Joseph Dobie	Chatsworth, Ont.
G. B. Carnahan	Meaford, Ont.

Officers:

James Bowes, President	Strathnairn, Ont.
T. J. Harkness, Vice-President	Annan, Ont.
James Cochrane, Secretary-Treasurer	Owen Sound, Ont.

Auditors:

William Douglass	Owen Sound, Ont.
H. H. Burgess	Owen Sound, Ont.

Unassessed premium note capital, $281,203.04.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of real estate		$4,100 00
Cash value of mortgages		2,000 00
Cash value of debentures		1,077 25
Actual cash on hand	$65 62	
Cash in Molsons Bank, Owen Sound, Ont.	4,432 38	
Cash in Union Bank, Owen Sound	3,582 57	
Cash in Owen Sound Building and Savings Society	5,409 64	
Cash in Merchants Bank, Owen Sound	3,488 04	
		16,978 25
Cash in agents' hands		87 60
Amount unpaid of fixed payments of 1912		575 23
Notes or due bills less than one year overdue		146 34
Amount of premium notes in force, after deducting all payments thereon and assessments levied		281,203 04
Office furniture and safe (not extended)	$600 00	
Total assets		$306,167 71

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$9,113 05	
Cash received as fixed payments of 1912		$25,810 13
" fixed payments of prior years		365 16
" interest		645 80
" rent		395 00
" from investments (not extended)	$3,412 40	
Total receipts		$27,216 09

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents	$1,158 49
" rent	100 00
" taxes	23 21
" law costs	207 62
" investigation and adjustment of claims	207 40
" statutory assessment and license	124 87
" interest	144 00
" printing, stationery and advertising	327 25
" salaries, directors' and auditors' fees, etc.	1,742 30
" postage, telephone, telegrams and express	275 81
" fuel and light	50 00
" other expenses	190 45
Total expenses of management	$4,551 40

Miscellaneous payments:

Cash paid for losses during 1912	18,103 04
" rebate	108 58
Total expenditure	$22,763 02

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1912.

	One year or less.	Two years.	Three years.	Total.
Mutual	$38,925 00	$53,950 00	$12,521,329 00	$12,614,204 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	6,861	$12,002,701 00
Policies new and renewed during 1912	2,360	4,281,430 00
Gross number and amount in force during 1912	9,221	$16,284,131 00
Less expired and cancelled in 1912	2,209	3,669,927 00
Net risks in force at 31st December, 1912	7,012	$12,614,204 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	$855 00	$1,568 00	$344,525 74	$346,948 74
Amount of all premium notes after deducting all payments thereon and assessments levied	.....	.....	.....	281,203 04
Amount of premium notes received during the year.....	.....	.....	.....	124,794 50
Payment on premium notes of 1912, including all sums credited on said premium notes	.....	.....	.....	10,818 51
Notes for fixed payments unpaid 1912	.....	.....	.....	153 24

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John Cornell ..... Hawtrey, Ont.
F. W. Vardon ..... Springford, Ont.
J. R. Johnson ..... Springford, Ont.
A. W. Smith ..... Northfield Centre, Ont.
William Schell ..... Woodstock, Ont.
T. J. Lammerman ..... Curries, Ont.
Jas. E. Carroll ..... Norwich, Ont.
John Topham ..... Burgessville, Ont.
P. Slattery ..... Eastwood, Ont.

Officers:

P. Slattery, President ..... Eastwood, Ont.
J. Topham, Vice-President ..... Burgessville, Ont.
H. Van Valkenburg, Secretary ..... Norwich, Ont.

Auditors:

John McKee ..... Norwich, Ont.
A. W. De Long ..... Norwich, Ont.

Unassessed premium note capital, $149,745.81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$228 23	
Cash in Molsons Bank, Norwich, Ont.	370 67	
Cash in Royal Bank, Norwich, Ont.	652 93	
		$1,251 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied		149,745 81
Amount unpaid of fixed payments of 1912		951 67
Amount unpaid of prior years (not extended)	$176 28	
Total assets		$151,949 31

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$139 49	
Cash received for application fees		$486 50
" fixed payments of 1912		8,165 10
" fixed payments of prior years		760 81
" interest		13 65
Total receipts		$9,426 06

Expenditure.

Expenses of management:

Amount paid for commission	$575 00
" investigation of claims	92 00
" interest	7 80
" salaries, directors' and auditors' fees	867 30
" stationery, printing, advertising and calendars	144 00
" postage, telephone, telegrams and express	152 90
" rent	53 00
" taxes	12 09
" statutory assessment and license	46 38
" travelling expenses	22 95
Total expenses of management	$1,973 42

Miscellaneous payments:

Amount paid for losses which occurred during 1912	5,652 90
" rebate	187 40
" in repayment of loan	500 00
Total expenditure	$8,313 72

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Four years.
Mutual	$4,274,877 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,900	$4,143,172 00
Policies new and renewed during 1912	529	1,204,260 00
Gross number and amount in force during 1912	2,429	$5,347,432 00
Less expired and cancelled in 1912	516	1,072,555 00
Net risks in force 31st December, 1912	1,913	$4,274,877 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	$170,677 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	149,745 81
Amount of premium notes received during the year 1912	51,461 00
Amount of payments on premium notes of 1912, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1912	2,568 30

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John Muterer ..... Rayside, Ont.
Alex. Smith ..... Embro, Ont.
John Bolton ..... Wildwood, Ont.
James Green ..... Brooksdale, Ont.
Robert McLeod ..... Bennington, Ont.
William Smith ..... Woodstock, Ont.
Robert A. Webber ..... , Ont.
John C. McPherson ..... Kintore, Ont.
James G. Calder ..... Kintore, Ont.

Officers:

James G. Calder, President ..... Kintore, Ont.
Wm. Smith, Vice-President ..... Woodstock, Ont.
Columbus Ross, Secretary-Treasurer ..... Embro, Ont.

Auditors:

E. L. Sutherland ..... Embro, Ont.
A. L. Murray ..... Embro, Ont.

Unassessed premium note capital, $68,990.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in Royal Bank, Embro, Ont.	$185 95	
Cash in Farmers' Bank, Embro, (in liquidation)	2,352 69	
		$2,538 64
Amount unpaid of assessment of 1912		908 50
Amount of premium notes in force, after deducting all payments thereon and assessments levied		68,990 10
Total assets		$72,437 24

LIABILITIES.

Amount of borrowed money	$3,500 00
Total liabilities	$3,500 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$2,477 98	
Cash received from assessments during 1912		$5,507 77
" assessments in prior years		90 55
" borrowed money		5,600 00
Total receipts		$11,198 32

Expenditure.

Expenses of management:

Cash paid for printing, stationery and advertising	$111 50
" statutory assessment and license	25 88
" bonus to agents on new risks	13 75
" law costs	543 16
" interest	315 60
" rent	13 00
" salaries, directors' and auditors' fees	310 70
" postage, telephones, telegrams and express	11 63
" mileage to agents meeting of Board	63 80
" investigation and adjustment of claims	302 32
Total expenses of management	$1,711 34

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$2,970 00	
Cash paid for losses which occurred during 1912	2,412 60	
		5,382 60
Cash paid for repayment of loan		4,100 00
Total expenditure		$11,193 94

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	One-year.	Two-years.	Three-years.	Total
Mutual System	$13,400 00	$16,200 00	$2,049,105 00	$2,078,705 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,151	$2,090,877 00
Policies new and renewed during 1912	343	661,600 00
Gross number and amount in force during 1912	1,494	$2,752,477 00
Less expired and cancelled in 1912	360	673,772 00
Net risks in force 31st December, 1912	1,134	$2,078,705 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	$520 00	640 00	$80,519 00	$81,679 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	.....	.....	.....	$68,990 10
Amount of premium notes received during the year 1912	.....	.....	.....	$26,028 00
Payments on premium notes of 1912 including all sums credited on said premium notes:				
Cash paid up to 31st December, 1912	.....	.....	.....	$5,598 32

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

John Baxter ..... Tillsonburg, Ont.
Charles Williams ..... Tillsonburg, Ont.
James Little .....Ingersoll, Ont.
J. G. Currie .....Ingersoll, Ont.
R. W. Brink .....Woodstock, Ont.
Frank Harris ..... Mt. Elgin, Ont.

Officers:

John Baxter, President .....Tillsonburg, Ont.
R. W. Brink, Vice-President .....Woodstock, Ont.
T. R. Mayberry, M.P.P., Secretary-Treasurer .....Ingersoll, Ont.

Auditors:

W. A. Elliot .....Ingersoll, Ont.
J. A. Morrison .....Mt. Elgin, Ont.

Unassessed premium note capital, $84,057.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$1,109 14	
Cash in Royal Bank, Ingersoll	6,128 19	
		$7,237 33
Amount unpaid of fixed payments of 1912		726 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied		84,057 43
Total assets		$92,021 71

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December (not extended)	$4,972 15	
Cash received as fixed payments of 1912		$3,887 52
" as fixed payments of prior years		46 96
" for interest		181 00
" for special premiums		11 84
Total receipts		$4,127 32

Expenditure.

Expenses of management:	
Amount paid for statutory assessment and license	$26 33
" investigation and adjustment of claims	30 00
" salaries, directors' and auditors' fees	450 10
" printing, stationery and advertising	39 75
" postage, telephone, telegrams and express	50 80
" rent	32 00
" travelling expenses	20 00
" other expenses of management	18 00
Total expenses of management	$666 98
Miscellaneous payments:	
Cash paid for losses which occurred in 1912	1,133 00
" rebate	62 16
Total expenditure	$1,862 14

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$2,293,412 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	869	$2,135,997 00
Policies new and renewed during 1912	360	819,635 00
Gross number and amount in force during 1912	1,229	$2,955,632 00
Less expired and cancelled in 1912	303	662,220 00
Net risks in force 31st December, 1912	926	$2,293,412 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$93,282 85
Amount of all premium notes, after deducting all payments thereon and assessments levied	84,057 45
Amount of premium notes taken during the year 1912	33,348 70
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	3,934 48

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

W. J. Jelly ..... Shelburne, Ont.
George Little ..... Elba, Ont.
John Johnston ..... Laurel, Ont.
William McGhee ..... Reddickville.
Thomas Jennings ..... Mansfield, Ont.
John Braiden ..... Shelburne, Ont.
Thomas Sime ..... Grand Valley, Ont
George Lyon ..... Jessopville, Ont.
W. W. Warnock ..... Marsville, Ont.
Wm. Park ..... Hereward, Ont.
Geo. Best ..... Whitfield, Ont.
Samuel Barber ..... Mulmur, Ont.

Officers:

W. J. Jelly, President ..... Shelburne, Ont.
George Little, Vice-President ..... Elba, Ont.
James Brown, Secretary-Treasurer ..... Melancthon, Ont.

Auditors:

W. E. Reid ..... Shelburne, Ont.
Samuel Patterson ..... Shelburne, Ont.

Unassessed premium note capital, $141,876.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$104 27	
Cash in Union Bank, Shelburne	3,226 75	
" Royal Bank, Grand Valley	1,404 24	
" Bank of Hamilton, Orangeville	1,751 76	
		$6,487 02
Cash in agents' hands		461 89
Amount of premium notes in force, after deducting all payments thereon and assessments levied		141,876 10
Total assets		$148,825 01

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$6,182 62	
Cash received as fixed payments of 1912		$9,046 33
" fixed payments of prior years		24 99
" interest		230 30
" agents' balances, 1911		180 37
" gasoline permits		2 25
Total receipts		$9,484 24

Expenditure.

Expenses of management:

Amount paid for investigation of claims	$56 75
" Division Court costs	22 79
" travelling expenses	2 00
" commission and bonus to agents	417 50
" rent	13 00
" statutory assessment and license fee	48 46
" printing, stationery and advertising	67 25
" salaries, directors' and auditors' fees	705 90
" postage, telephone, telegrams and express	110 00
" underwriters' fees, etc.	14 00
Total expenses of management	$1,457 65

Miscellaneous payments:

Amount paid for losses which occurred during 1912	7,618 40
" rebate	103 79
Total expenditure	$9,179 84

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$4,506,575 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,312	$4,351,490 00
Policies new and renewed during 1912	835	1,604,835 00
Gross number and amount in force during 1912	3,147	5,956,325 00
Less expired and cancelled in 1912	826	1,449,750 00
Net risks in force 31st December, 1912	2,321	$4,506,575 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$156,810 30
Amount of all premium notes after deducting all payments thereon and assessments levied	141,876 10
Amount of premium notes received during the year 1912	56,393 48
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	2,923 35

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

F. G. Moffat ..... Langside, Ont.
K. McKenzie ..... Teeswater, Ont.
Thos. B. Aitken ..... Teeswater, Ont.
John Rutherford ..... Belmore, Ont.
A. Simpson ..... Teeswater, Ont.
Robert Grant, ... Teeswater, Ont.

Officers:

Kenneth McKenzie, President ..... Teeswater, Ont.
F. G. Moffat, Vice-President ..... Langside, Ont.
D. McIntosh, Secretary-Treasurer ..... Teeswater, Ont.

Auditors:

John McCrae ..... Teeswater, Ont.
Alex. McKague ..... Teeswater, Ont.

Unassessed premium note capital, $58,449.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Actual cash on hand at head office	$1 57	
Cash in Bank of Hamilton, Teeswater	115 03	
Cash in Molsons Bank, Teeswater	238 43	
		$355 03
Amount unpaid of assessments levied during 1912		1,301 99
Amount unpaid of assessments levied during previous years		40 19
Amount of premium notes in force, after deducting all payments thereon and assessments levied		58,449 00
Office furniture and safe (not extended)	$100 00	
Total assets		$60,146 21

LIABILITIES.

Amount of borrowed money	$1,100 00
Total liabilities	$1,100 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$769 14	
Cash received for assessments levied in 1912		$4,176 83
" assessments levied in years prior to 1912		1,186 29
" interest		21 96
" borrowed money		3,400 00
Total receipts		$8,785 08

Expenditure.

Expenses of management:

Amount paid for commission to agents	$136 00
" investigation of claims	14 50
" postage, telephone, telegrams and express	19 46
" statutory assessment and license	23 50
" salaries, directors' and auditors' fees	278 90
" printing, stationery and advertising	40 00
" rent	15 00
" interest	61 33
" caretaker	2 00
Total expenses or management	$590 69

Miscellaneous payments:

Cash paid for losses which occurred during 1912	5,008 50
" in repayments of loans	3,600 00
Total expenditure	$9,199 19

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$1,754,510 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	895	$1,852,460 00
Policies new and renewed during 1912	262	574,755 00
Gross number and amount in force during 1912	1,157	$2,427,215 00
Less expired and cancelled in 1912	307	672,705 00
Net risks in force 31st December, 1912	850	$1,754,510 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

Amount of face of all premium notes held by Company, and legally liable to assessment	$70,180 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	58,449 00
Amount of premium notes received during the year 1912	23,278 20

NORFOLK COUNTY FARMERS' MUTUAL INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the Year 1913.

Directors:

Wilson Porter ..... Port Dover, Ont
George Erwin ..... Tyrrell, Ont.
Alfred Roberts ..... Simcoe, Ont.
A. R. Reid ..... Lynedoch, Ont.
Nelson Clement ..... Vanessa, Ont.
Thos. Cunningham ..... Windham Centre, Ont.
J. S. Benn ..... Courtland, Ont.
William A. Boyer ..... Silver Hill, Ont.
N. S. Palmerton ..... Walsh, Ont.
James H. Smith ..... Simcoe, Ont.
William Kelly ..... Glen Meyer, Ont.
Eugene Hazen ..... Walsingham Centre, Ont.

Officers:

Wilson Porter, President ..... Marburg, Ont.
George Erwin, Vice-President ..... Tyrrell, Ont.
Stanley Broughner, Secretary-Treasurer ..... Simcoe, Ont.

Auditors:

Andrew McKnight ..... Simcoe, Ont.
Frank Shearer ..... Vittoria, Ont.

Unassessed premium note capital, $65,973.31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash in Molsons Bank, Simcoe		$138 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied		65,973 31
Amount unpaid of fixed payments of 1912		617 83
Amount unpaid of fixed payments of prior years (not extended)	$694 30	
Amount of office furniture (not extended)	132 50	
Total assets		$66,729 19

LIABILITIES.

Amount of borrowed money	$2,618 12
Total liabilities	$2,618 12

Receipts.

Cash balance at 31st December, 1911 (not extended)	$1,193 52	
Cash received as fixed payments of 1912		$4,612 95
" fixed payments of prior years		648 79
" fixed payments of 1913 in advance		111 52
" borrowed money		3,000 00
Total receipts		$8,373 26

Expenditure.

Expenses of management:

Amount paid for law costs	$8 00
" agents' commission	991 62
" printing, stationery and advertising	90 52
" statutory assessment and license	23 03
" salaries, directors' and auditors' fees	555 10
" taxes (municipal)	3 75
" postage, telephone, telegrams and express	26 00
" fuel and light	13 60
" interest . . .	25 00
" other expenses	75
Total expenses of management	$1,737 37

Miscellaneous payments:

Cash paid for losses which occurred during 1912	7,363 48
" for rebate	38 05
" in repayment of loan	1,000 00
Total expenditure	$10,138 90

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	One year.	Two years.	Four years.	Total.
Mutual . . .	$1,350 00	$1,200 00	$1,957,675 00	$1,960,225 00

Classification of Risks:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,335	$1,805,045 00
Policies new and renewed during 1912	415	598,970 00
Gross number and amount in force during 1912	1,750	$2,404,015 00
Less expired and cancelled in 1912	340	443,790 00
Net risks in force 31st December, 1912	1,410	$1,960,225 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One year risks.	Two year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	$52 00	$48 00	$78,029 79	$78,129 79
Amount of all premium notes, after deducting all payments made thereon and assessments levied	.....	.....	.....	65,973 31
Amount of premium notes received during the year 1912	52 00	20 00	23,831 80	23,903 80
Payment on premium notes of 1912, including all sums credited on said premium notes:				
Cash paid up to 31st December, 1912	.....	.....	.....	1,442 82

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

W. J. Elgie ..... Sault Ste. Marie, Ont.
Chas. Young ..... Richard's Landing, Ont.
Thos. H. Elliott ..... Sault Ste. Marie, Ont.
Wm. Vincer ..... Mindemoya, Ont.
Geo. W. Cook ..... Fernlee, Ont.
Jno. Tait ..... Iron Bridge, Ont.
Wm. A. Beattie ..... Manitowaning, Ont.
W. H. Whalen ..... Walford, Ont.
Geo. Emery ..... Foty, Ont.

Officers:

Chas. Young, President ..... Richard's Landing, Ont.
Jno. Tait, Vice-President ..... Iron Bridge, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer ..... Sault Ste. Marie, Ont.

Auditors:

C. W. McCrea ..... Sault Ste Marie, Ont.
C. V. Campbell ..... Sault Ste. Marie, Ont.

Unassessed premium note capital, $26,645.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.....	$2,796 19
Amount of premium notes in force after deducting all payments thereon and assessments levied	26,645 20
Total assets	$29,441 39

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$2,133 80	
Cash received by Company as membership fees		$454 00
" as fixed payments due in 1912		4,688 05
" as fixed payments due in prior years		313 75
" interest		43 23
" transfer fees		5 50
" sale of safe		40 00
Total receipts		$5,544 53

Expenditure.

Expenses of management:

Cash paid for agents' commission	$690 06
" investigation of claims	117 20
" law costs	23 75
" taxes	16 57
" salaries, directors' and auditors' fees	612 05
" statutory assessment and license fee	17 15
" travelling expenses	209 54
" printing, stationery and advertising	97 28
" postage, telephone, telegrams and express	111 61
" other expenses	25 53
Total expenses of management	$1,920 74

Miscellaneous payments:

Cash paid for losses which occurred during 1912	2,887 45
" rebate	73 95
Total expenditure	$4,882 14

Currency of Risks:

	Three years.
Amount covered by Policies in force 31st December, 1912	$1,336,935 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	1,361	$1,216,805 00
Policies new and renewed during 1912	451	476,755 00
Gross number and amount in force during 1912	1,812	$1,693,560 00
Less expired and cancelled in 1912	418	344,775 00
Net risks in force 31st December, 1912	1,394	$1,348,785 00

Classification of Risks:

Farm and non-hazardous.

Premium Notes

On Policies in force 31st December, 1912.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	$38,858 43
Amount of all premium notes after deducting all payments thereon and assessments levied	26,645 20
Amount of premium notes received during the year 1912	13,947 65
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	4,688 05

PURELY MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURE.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1912.

	Name of Company.	Real estate cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1912 unpaid.	Assessments of 1912 unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	.....	.....	2,796 19	.....	.....	.....	.....	26,645 20	.....	.....	.....	29,441 39	1
2	Amherst Island	.....	.....	3,554 74	.....	.....	.....	.....	8,260 18	.....	9 60	.....	11,824 52	2
3	Ayr Farmers'	.....	.....	6,173 30	.....	.....	55 94	.....	155,579 93	.....	.....	.....	161,809 17	3
4	Bay of Quinte	.....	.....	5,937 04	6 25	45 38	.....	.....	43,077 03	.....	.....	.....	49,065 70	4
5	Bertie & Willoughby	.....	.....	11,622 22	.....	314 44	.....	.....	74,676 92	.....	.....	.....	86,613 58	5
6	Blanshard	.....	.....	2,184 22	.....	.....	299 48	112 10	44,250 09	.....	.....	.....	46,845 89	6
7	Blenheim, North	.....	.....	6,278 37	.....	.....	10 95	.....	85,348 40	.....	.....	.....	91,637 72	7
8	Brant County	.....	.....	8,728 63	.....	1,527 38	1,000 00	350 00	123,150 00	.....	.....	.....	134,756 01	8
9	Canadian Millers	.....	179,676 15	16,939 57	.....	225 00	.....	.....	111,647 08	3,258 96	.....	.....	311,746 76	9
10	Caradoc Farmers'	.....	.....	2,706 54	.....	.....	.....	.....	50,735 13	.....	.....	.....	53,441 67	10
11	Clinton Township	.....	.....	1,839 08	.....	.....	143 65	.....	55,766 84	.....	.....	.....	57,749 57	11
12	Culross	.....	.....	355 03	.....	.....	1,301 99	40 19	58,449 00	.....	.....	.....	60,146 21	12
13	Dereham & W. Oxford	.....	.....	7,237 33	.....	726 95	.....	.....	84,057 43	.....	.....	.....	92,021 71	13
14	Dorchester N. & S.	.....	.....	31,550 48	.....	695 00	.....	.....	119,647 49	.....	.....	.....	151,892 97	14
15	Downie	.....	.....	5,235 69	.....	.....	272 71	.....	75,016 06	.....	.....	.....	80,524 46	15
16	Dufferin Farmers'	.....	.....	6,487 02	461 89	.....	.....	.....	141,876 10	.....	.....	.....	148,825 01	16
17	Dumfries, North, and Waterloo South	.....	11,700 00	2,137 11	.....	.....	760 98	30 46	230,456 18	27 00	.....	.....	245,111 73	17
18	Dunwich Farmers'	.....	.....	5,785 44	.....	247 50	.....	.....	90,964 55	.....	48 60	.....	97,046 09	18
19	Easthope, South	.....	.....	2,340 64	.....	.....	527 84	.....	180,970 34	.....	.....	.....	183,838 82	19
20	Ekfrid	.....	.....	3,477 44	.....	440 30	250 60	.....	49,258 40	.....	.....	.....	53,426 74	20
21	Elma Farmers'	.....	.....	9,857 53	.....	.....	458 55	.....	185,580 95	.....	.....	.....	195,897 03	21
22	Eramosa	.....	.....	8,781 68	.....	300 15	.....	.....	52,130 30	.....	.....	.....	61,212 13	22
23	Erie Farmers'	.....	.....	2,651 48	41 49	.....	253 68	.....	71,506 48	.....	.....	.....	74,453 13	23
24	Farmers' Central	.....	.....	4,375 84	105 97	.....	423 96	.....	279,110 09	.....	.....	.....	284,015 86	24
25	Farmers' Union	.....	11,775 00	7,774 55	.....	.....	.....	.....	223,457 62	497 04	2,430 66	.....	245,934 87	25
26	Formosa	.....	.....	7,272 07	292 12	.....	662 16	1,207 00	255,684 07	.....	.....	.....	265,117 42	26
27	Germania	.....	.....	1,814 71	.....	297 80	.....	43 05	123,594 25	.....	.....	.....	125,749 81	27

28	Glengarry Farmers'...	.....	5,601 18	4,364 66	.....	.....	.....	.....	138,870 16	.....	.....	.....	148,836 00	28
29	Grand River.....	.....	.....	1,878 95	.....	.....	118 83	.....	62,720 03	.....	.....	.....	64,717 81	29
30	Grenville Patron.....	.....	10,000 00	12,469 41	.....	438 50	.....	.....	206,398 97	.....	.....	.....	229,306 88	30
31	Grey and Bruce.....	.....	3,115 00	3,050 83	.....	.....	229 45	493 17	104,910 65	63 95	.....	.....	111,863 05	31
32	Guelph Township.....	.....	.....	1,294 11	.....	62 50	.....	.....	20,678 89	.....	.....	.....	22,035 50	32
33	Halton Union.....	.....	.....	9,997 03	.....	.....	.....	.....	182,119 95	.....	218 90	.....	192,335 88	33
34	Hamilton Township...	.....	.....	2,288 72	.....	329 05	.....	.....	87,587 80	.....	.....	.....	90,205 57	34
35	Hay Township..	.....	.....	10,490 47	.....	.....	103 14	.....	171,069 01	.....	.....	.....	181,662 62	35
36	Hopewell Creek.....	.....	.....	2,127 88	.....	.....	277 12	110 00	46,649 41	.....	.....	.....	49,164 41	36
37	Howick Farmers'.....	1,300 00	5,300 00	7,201 14	.....	739 25	.....	.....	467,653 32	.....	.....	.....	482,193 71	37
38	Howard Farmers'.....	.....	.....	1,208 94	.....	64 50	88 35	.....	106,092 84	.....	.....	.....	107,454 63	38
39	Kent and Essex.....	.....	.....	8,718 58	.....	160 20	.....	.....	53,325 65	.....	.....	.....	62,204 43	39
40	Lambton Farmers'....	.....	17,000 00	10,918 86	.....	.....	.....	.....	89,172 79	.....	1,552 70	.....	118,644 35	40
41	Lanark Farmers'.....	.....	.....	5,507 85	.....	818 78	.....	.....	176,985 03	.....	.....	.....	183,311 66	41
42	Lennox and Addington.	.....	.....	213 27	109 27	357 30	.....	275 20	45,609 85	.....	.....	.....	46,564 89	42
43	Lobo	.....	.....	4,553 61	.....	146 81	.....	.....	38,527 22	.....	.....	.....	43,227 64	43
44	London Township.....	.....	10,000 00	2,780 12	.....	199 20	.....	.....	61,111 62	78 32	.....	.....	74,169 26	44
45	McGillivray	.....	.....	6,776 41	.....	146 77	.....	.....	13,221 22	.....	.....	.....	20,144 40	45
46	McKillop.....	.....	.....	4,450 59	.....	557 70	.....	.....	133,110 10	.....	.....	.....	138,118 39	46
47	Maple Leaf.....	.....	.....	29,127 74	.....	265 00	.....	.....	130,070 70	.....	.....	.....	159,463 44	47
48	Nichol Mutual.....	.....	.....	8,195 50	.....	596 64	.....	.....	76,083 88	.....	.....	.....	84,876 02	48
49	Nissouri.....	.....	20 00	3,374 21	.....	.....	1,093 64	800 00	232,208 62	.....	.....	.....	237,496 47	49
50	Norfolk Farmers'.....	.....	.....	138 05	.....	617 83	.....	.....	65,973 31	.....	.....	.....	66,729 19	50
51	North Kent	.....	.....	1,467 88	.....	18 30	.....	.....	17,472 78	.....	.....	.....	18,958 96	51
52	Oneida Farmers'.....	.....	.....	96 99	.....	.....	.....	.....	24,474 75	.....	.....	.....	24,571 74	52
53	Otter Mutual.....	.....	.....	1,251 83	.....	951 67	.....	.....	149,745 81	.....	.....	.....	151,949 31	53
54	Oxford Farmers'.....	.....	.....	2,538 64	.....	.....	908 50	.....	68,990 10	.....	.....	.....	72,437 24	54
55	Peel and Maryboro....	1,500 00	.....	12,798 12	.....	1,236 00	.....	.....	138,775 95	.....	.....	.....	154,310 07	55
56	Peel County Farmers'..	.....	.....	33,186 55	.....	367 00	.....	.....	213,018 09	.....	.....	.....	246,571 64	56
57	Prescott Farmers'.....	.....	5,236 56	8,706 91	.....	79 37	.....	.....	71.047 42	.....	.....	.....	85,070 26	57
58	Puslinch.....	.....	.....	773 18	.....	.....	499 35	11 30	50,516 75	.....	.....	.....	51.800 58	58
59	Saltfleet and Binbrook.	400 00	.....	5,177 51	.....	.....	990 01	.....	123,630 52	.....	.....	.....	130,198 04	59
60	Southwold Farmers'...	.....	.....	866 00	.....	.....	486 20	.....	62,812 79	.....	.....	.....	64,164 99	60
61	Sydenham	4,100 00	3,077 25	16,978 25	87 60	575 23	.....	.....	281,203 04	.....	146 34	.....	306,167 71	61
62	Townsend Farmers'...	.....	.....	416 70	53 80	83 52	.....	.....	49,723 08	.....	.....	.....	50,277 10	62
63	Usborne and Hibbert..	.....	5,000 00	10,252 37	.....	.....	125 50	.....	129,290 48	.....	.....	.....	144,668 35	63
64	Walpole Farmers'.....	2,500 00	.....	8,560 87	39 05	396 88	.....	.....	71,302 13	.....	.....	.....	82,798 93	64
65	Waterloo, North.....	.....	12,950 00	11,194 63	.....	.....	1,416 60	64 23	458,779 46	200 00	.....	.....	484,604 92	65
66	Wawanosh, West.....	.....	.....	12,510 29	.....	245 65	.....	.....	165,522 92	.....	125.70	.....	178.404 56	66
67	Westminster Township	.....	5,000 00	17,653 36	.....	.....	.....	.....	53,710 80	.....	.....	.....	76,364 16	67
68	Williams, East.... ..	.....	.....	5 11	.....	.....	149 95	.....	19,239 46	.....	.....	.....	19,394 52	68
69	Yarmouth.....	.....	.....	571 31	.....	.....	.....	.....	56,289 89	.....	.....	.....	56,861 20	69
	Totals...	9,800 00	285,451 14	462,027 37	1,197 44	14,273 55	12,909 13	3,536 70	7,916,593 35	4,125 27	4,532 50	.....	8,714,446 45	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1912.

	Name of Company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Retained balance of premium notes.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.	
		Reported but not adjusted.	Adjusted.	Resisted.										
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	
1	Algoma Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,394	1,348,785 00	1
2	Amherst Island	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	186	258,925 00	2
3	Ayr Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,332	3,906,645 00	3
4	Bay of Quinte	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	984	1,696,990 00	4
5	Bertie and Willoughby	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,682	2,782,003 00	5
6	Blanshard	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	721	1,498,890 00	6
7	Blenheim, North	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	668	1,949,270 00	7
8	Brant County	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,481	4,497,680 00	8
9	Canadian Millers'	.....	.....	.....	.....	.....	.....	.....	.....	5,000 00	5,000 00	404	1,456,871 00	9
10	Caradoc Farmers'	.....	.....	.....	.....	.....	.....	.....	219 76	1 50	221 26	968	1,946,783 00	10
11	Clinton Township	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,031	1,767,918 00	11
12	Culross	.....	.....	.....	1,100 00	.....	.....	.....	.....	.....	1,100 00	850	1,754,510 00	12
13	Dereham & W. Oxford	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	926	2,293,412 00	13
14	Dorchester, N. and S.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,985	4,567,130 00	14
15	Downie	120 00	.....	239 99	.....	.....	.....	.....	.....	.....	359 99	983	2,713,653 00	15
16	Dufferin Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,321	4,506,575 00	16
17	Dumfries, North, and Waterloo, South	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,242	5,756,865 00	17
18	Dunwich Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,320	2,530,150 00	18
19	Easthope, South	25 00	.....	.....	.....	.....	.....	.....	.....	.....	25 00	1,452	3,821,960 00	19
20	Ekfrid	.....	20 00	.....	.....	.....	.....	.....	.....	.....	20 00	1,075	1,986,210 00	20
21	Elma Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,430	4,130,750 00	21
22	Eramosa	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	606	1,211,045 00	22
23	Erie Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	921	1,967,279 50	23
24	Farmers' Central	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,274	11,007,986 00	24
25	Farmers' Union	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,034	8,128,383 00	25
26	Formosa	.....	1,217 00	.....	.....	.....	.....	.....	.....	.....	1,217 00	4,355	8,542,676 00	26
27	Germania	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,586	3,407,320 00	27

28	Glengarry Farmers' ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,891	5,786,258 00	28
29	Grand River...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,156	2,302,510 00	29
30	Grenville Patron.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,957	7,915,860 00	30
31	Grey and Bruce	12 00	.....	.....	.....	.....	.....	.....	.....	23 55	35 55	2,287	3,266,069 81	31
32	Guelph Township	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	207	472,505 00	32
33	Halton Union	150 00	.....	.....	.....	.....	.....	.....	.....	.....	150 00	3,188	6,429,455 00	33
34	Hamilton Township...	43 83	.....	.....	.....	.....	.....	51 25	.....	3 64	98 72	2,026	2,941,790 00	34
35	Hay Township.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,005	4,592,735 00	35
36	Hopewell Creek.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	608	978,219 00	36
37	Howick Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	60 00	60 00	5,575	10,628,910 00	37
38	Howard Farmers'.....	.....	3 25	.....	.....	.....	.....	.....	.....	.....	3 25	2,115	4,280,400 00	38
39	Kent and Essex.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,098	1,925,894 00	39
40	Lambton Farmers'....	7 00	18 00	.....	.....	.....	.....	.....	.....	.....	25 00	4,537	7,321,924 00	40
41	Lanark Farmers'.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,332	7,245,863 00	41
42	Lennox and Addington.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,006	1,711,898 00	42
43	Lobo	.....	9 00	.....	.....	.....	11 00	16 50	.....	10 00	46 50	774	1,296,381 00	43
44	London Township .. .	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,371	2,432,078 00	44
45	McGillivray	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	416	587,610 00	45
46	McKillop.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,011	3,828,390 00	46
47	Maple Leaf.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,525	5,215,230 00	47
48	Nichol Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,482	2,592,480 00	48
49	Nissouri.....	25 00	.....	.....	.....	.....	.....	.....	65 67	.....	90 67	2,206	5,351,018 00	49
50	Norfolk Farmers'.....	.....	.....	.....	2,572.12	46 00	.....	.....	.....	.....	2,618 12	1,410	1,960,225 00	50
51	North Kent.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	374	653,554 33	51
52	Oneida Farmers'.....	.....	.....	.....	100 00	.....	.....	.....	.....	.....	100 00	380	841,848 00	52
53	Otter Mutual	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,913	4,274,877 00	53
54	Oxford Farmers	.....	.....	.....	3,500 00	.....	.....	.....	.....	.....	3,500 00	1,134	2,078,705 00	54
55	Peel and Maryboro....	.....	800 00	.....	.....	.....	.....	.....	.....	.....	800 00	3,438	7,076,425 00	55
56	Peel County Farmers'.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,549	7,738,315 00	56
57	Prescott Farmers'	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,092	2,886,735 00	57
58	Puslinch.....	.....	800 00	.....	.....	.....	.....	.....	.....	.....	800 00	773	1,868,810 00	58
59	Saltfleet and Binbrook	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,631	3,156,656 00	59
60	Southwold Farmers' ..	25 00	1,700 00	.....	.....	.....	.....	.....	.....	.....	1,725 00	806	1,841,725 00	60
61	Sydenham	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,012	12,614,204 00	61
62	Townsend Farmers'...	.....	.....	.....	1,800 00	.....	.....	.....	.....	.....	1,800 00	897	1,875,280 00	62
63	Usborne and Hibbert ..	.....	.....	160 00	.....	.....	.....	.....	.....	.....	160 00	2,300	4,915,030 00	63
64	Walpole Farmers'.....	.....	443 20	.....	.....	.....	.....	.....	.....	.....	443 20	856	2,005,045 00	64
65	Waterloo, North.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,995	9,492,404 00	65
66	Wawanosh, West.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,634	4,808,082 00	66
67	Westminster Township	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	989	2,039,003 00	67
68	Williams, East	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	475	763,188 00	68
69	Yarmouth	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,017	2,055,521 00	69
	Totals	407 83	5,010 45	399 99	9,072 12	46 00	11 00	67 75	285 43	5,098 69	20399 26	134659	255,485,774 64	

PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1912.

	Name of Company.	Fees or surveys.	Fixed payments, 1912.	Assessments, 1912.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, transfer fees.	Re-insurance.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies.	Other sources.	Total.	
		$ c.	$ c.	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	454 00	4,688 05	.....	313 75	.....	43 23	5 50	.....	.....	.....	.....	.....	40 00	5,544 53	1
2	Amherst Island	.....	906 87	.....	59 20	.....	91 87	10 80	.....	.....	.....	.....	.....	.....	1,068 74	2
3	Ayr Farmers	323 00	.....	6,207 83	.....	49 30	198 27	.....	.....	.....	.....	.....	.....	.....	6,778 40	3
4	Bay of Quinte	.....	4,386 64	.....	63 75	.....	173 25	.....	.....	.....	.....	.....	.....	.....	4,623 64	4
5	Bertie & Willoughby	.....	5,431 70	.....	273 59	.....	264 61	4 40	.....	.....	.....	.....	.....	.....	5,974 30	5
6	Blanshard	.....	.....	2,084 55	.....	244 01	43 39	.....	.....	.....	.....	.....	.....	.....	2,371 95	6
7	Blenheim, North	.....	.....	3,579 80	.....	5 91	154 25	3 50	.....	.....	.....	.....	.....	7 24	3,750 70	7
8	Brant County	.....	4,840 92	6,898 71	298 10	564 84	138 50	.....	.....	.....	.....	.....	22 30	.....	12,763 37	8
9	Canadian Millers'	.....	38,393 37	.....	371 60	.....	9,289 04	71 39	.....	.....	.....	.....	.....	.....	(a)48,125 40	9
10	Caradoc Farmers	184 50	4,561 89	1,690 77	26 76	.....	71 95	.....	.....	.....	.....	.....	.....	1 50	6,537 37	10
11	Clinton Township	.....	2,938 77	.....	106 20	75 01	31 21	50	.....	.....	.....	.....	.....	.....	3,151 69	11
12	Culross	.....	.....	4,176 83	.....	1,186 29	21 96	.....	.....	.....	3,400 00	.....	.....	.....	8,785 08	12
13	Dereham & W. Oxford	.....	3,887 52	.....	46 96	.....	181 00	11 84	.....	.....	.....	.....	.....	.....	4,127 32	13
14	Dorchester, N. and S.	.....	8,990 39	.....	51 30	.....	861 71	.....	.....	.....	.....	.....	.....	.....	9,903 40	14
15	Downie	.....	.....	2,942 29	.....	372 81	88 06	.....	.....	.....	.....	.....	.....	.....	3,403 16	15
16	Dufferin Farmers'	180 37	9,046 33	.....	24 99	.....	230 30	2 25	.....	.....	.....	.....	.....	.....	9,484 24	16
17	Dumfries, North, and Waterloo, South	574 00	.....	8,880 18	.....	599 02	627 28	.....	.....	.....	.....	.....	85 76	63 18	(b) 10,829 42	17
18	Dunwich Farmers'	.....	4,829 05	.....	285 05	.....	124 62	.....	.....	.....	.....	.....	.....	.....	5,238 72	18
19	Easthope, South	.....	.....	6,112 25	.....	282 61	164 90	.....	.....	.....	.....	.....	.....	273 97	6,833 73	19
20	Ekfrid	.....	3,535 52	5,536 25	178 75	.....	16 82	.....	.....	.....	.....	.....	.....	2 00	7,269 34	20
21	Elma Farmers'	.....	.....	5,555 25	.....	416 61	257 96	.....	.....	.....	.....	.....	.....	.....	6,229 82	21
22	Eramosa	.....	2,178 45	.....	254 55	.....	212 54	.....	.....	.....	.....	.....	.....	.....	2,645 54	22
23	Erie Farmers'	.....	481 42	3,401 11	79 49	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,962 02	23
24	Farmers' Central	.....	8,288 92	14,621 01	64 78	87 37	53 90	28 02	.....	24 64	.....	.....	.....	7 80	23,176 44	24
25	Farmers' Union	1,453 00	17,275 39	.....	2,678 59	.....	765 63	7 85	.....	.....	.....	.....	.....	.....	(c) 22,180 46	25
26	Formosa	.....	3,752 43	7,987 56	320 41	1,529 26	327 55	.....	.....	.....	.....	.....	.....	.....	13,917 21	26
27	Germania	.....	5,196 30	.....	106 55	.....	154 24	.....	.....	.....	.....	.....	.....	.....	5,457 09	27
28	Glengarry Farmers'	.....	12,247 50	.....	.....	.....	547 75	10 50	.....	.....	.....	.....	.....	.....	(d)12,805 75	28
29	Grand River	.....	.....	6,487 52	.....	1 80	79 45	8 00	.....	.....	.....	.....	.....	.....	6,576 77	29
30	Grenville Patron	.....	15,544 58	.....	95 80	.....	883 06	18 10	.....	.....	.....	.....	.....	.....	16,541 54	30

31	Grey and Bruce	.....	.....	4,699 74	.....	449 42	187 31	.....	.....	.....	.....	.....	.....	2 25	5,338 72	31
32	Guelph Township	.....	767 44	.....	54 90	.....	70 06	.....	.....	.....	.....	.....	.....	.....	892 40	32
33	Halton Union	.....	12,726 70	.....	38 50	.....	213 38	.....	.....	.....	.....	.....	.....	157 30	13,135 88	33
34	Hamilton Township	.....	7,037 60	.....	196 50	.....	65 71	.....	68 00	.....	.....	.....	.....	133 20	7,501 01	34
35	Hay Township	.....	661 90	11,040 53	.....	.....	196 38	.....	.....	.....	.....	.....	.....	.....	11,898 81	35
36	Hopewell Creek	.....	.....	1,215 14	.....	225 89	30 55	.....	.....	.....	.....	.....	.....	.....	1,471 58	36
37	Howick Farmers'	.....	21,371 84	.....	409 35	.....	475 70	19 48	.....	48 00	.....	.....	.....	.....	(*e*)22,324 37	37
38	Howard Farmers'	.....	8,614 52	6,273 45	102 65	.....	14 33	11 60	.....	.....	.....	.....	.....	.....	(*f*)15,016 55	38
39	Kent and Essex	.....	4,767 36	.....	264 72	.....	203 28	4 90	.....	.....	.....	.....	.....	.....	5,240 26	39
40	Lambton Farmers'	.....	17,015 15	.....	1,653 90	.....	890 91	4 20	22 50	.....	.....	.....	.....	36 00	19,622 66	40
41	Lanark Farmers'	.....	18,023 14	.....	317 21	.....	151 51	.....	.....	.....	.....	.....	.....	.....	18,491 86	41
42	Lennox and Addington	.....	5,458 64	.....	66 60	472 20	11 60	.....	.....	.....	.....	.....	24 33	.....	6,033 37	42
43	Lobo	.....	3,533 15	.....	39 58	.....	49 98	.....	.....	.....	.....	.....	.....	.....	3,622 71	43
44	London Township	.....	5,352 12	.....	124 48	.....	565 43	.....	.....	.....	.....	.....	.....	.....	6,042 03	44
45	McGillivray	.....	1,680 68	.....	184 50	.....	171 37	.....	.....	.....	.....	.....	.....	.....	2,036 55	45
46	McKillop	.....	7,122 15	.....	276 40	.....	72 63	.....	.....	.....	.....	.....	.....	.....	7,471 18	46
47	Maple Leaf	.....	13,464 25	.....	492 50	.....	833 56	35 70	20 73	.....	.....	.....	14 35	138 75	14,999 84	47
48	Nichol Mutual	.....	5,919 00	.....	378 90	.....	199 57	8 99	.....	.....	.....	.....	.....	.....	6,506 46	48
49	Nissouri	713 19	.....	8,327 36	.....	1,217 57	53 19	.....	.....	28 00	.....	.....	.....	40 00	10,379 31	49
50	Norfolk Farmers'	.....	4,612 95	.....	648 79	.....	.....	.....	.....	111 52	3,000 00	.....	.....	.....	8,373 26	50
51	North Kent	.....	1,344 05	.....	22 30	.....	17 55	3 13	.....	.....	.....	.....	.....	.....	1,387 03	51
52	Oneida Farmers'	61 00	.....	3 75	.....	.....	7 38	2 00	.....	.....	100 00	.....	.....	.....	174 13	52
53	Otter Mutual	486 50	8,165 10	.....	760 81	.....	13 65	.....	.....	.....	.....	.....	.....	.....	9,426 06	53
54	Oxford Farmers'	.....	.....	5,507 77	.....	90 55	.....	.....	.....	.....	5,600 00	.....	.....	.....	11,198 32	54
55	Peel and Maryboro	.....	13,159 85	.....	1,263 10	.....	240 78	.....	.....	.....	.....	.....	.....	63 00	14,726 73	55
56	Peel County Farmers'	.....	21,379 32	.....	374 21	.....	735 25	.....	.....	.....	.....	.....	.....	43 09	22,531 87	56
57	Prescott Farmers'	.....	7,235 99	.....	40 43	.....	475 55	.....	.....	.....	.....	.....	.....	88 50	(*g*)7,840 47	57
58	Puslinch	.....	.....	4,550 40	.....	167 65	6 74	45	.....	.....	1,200 00	.....	.....	.....	5,925 24	58
59	Saltfleet and Binbrook	.....	.....	6,567 62	.....	300 80	122 57	10 50	.....	.....	.....	.....	.....	.....	7,001 49	59
60	Southwold Farmers'	.....	.....	4,070 08	.....	475 43	3 25	.....	.....	.....	600 00	.....	.....	.....	5,148 76	60
61	Sydenham	.....	25,810 13	.....	365 16	.....	645 80	.....	.....	.....	.....	.....	.....	395 00	(*h*)27,216 09	61
62	Townsend Farmers'	332 00	3,982 82	.....	43 25	.....	21 44	.....	.....	.....	.....	160 12	.....	.....	4,539 63	62
63	Usborne and Hibbert	.....	.....	7,020 25	.....	92 75	466 46	68 35	.....	.....	.....	.....	.....	.....	7,647 81	63
64	Walpole Farmers'	106 50	3,626 79	.....	263 38	.....	183 59	.....	.....	.....	.....	.....	.....	127 00	4,307 26	64
65	Waterloo, North	.....	.....	12,733 77	.....	1,022 70	622 66	.....	.....	.....	.....	.....	.....	.....	(*i*)14,379 13	65
66	Wawanosh, West	.....	9,629 08	.....	143 70	.....	331 36	.....	.....	7 20	.....	.....	.....	.....	10,111 34	66
67	Westminster Township	247 32	3,829 95	.....	.....	.....	957 00	.....	.....	.....	.....	.....	.....	30 08	5,064 35	67
68	Williams, East	.....	1,809 69	.....	149 51	.....	26 73	.....	.....	.....	.....	.....	.....	.....	1,985 93	68
69	Yarmouth	.....	1,715 39	.....	.....	.....	28 10	13 50	.....	.....	.....	.....	.....	.....	1,756 99	69
	Totals	5,115 38	401,218 76	156,171 77	14,375 50	9,929 80	25,460 61	365 45	111 23	219 36	13,900 00	160 12	146 74	1,649 86	628,82 58	

a. Not including $9,016.50 from repayment of mortgages and on investments.
b. Not including $2,000.00 from repayment of mortgages.
c. Not including $100.00 repayment of mortgage.
d. Not including $1,366.97 from matured debentures and mortgage.
e. Not including $500.00 from mortgage.
f. Not including $1,513.25 from matured debentures.
g. Not including $501.91 instalments on debentures.
h. Not including $3,412.40 from matured debentures and instalments on mortgages.
i. Not including $1,200.00 from payments on mortgages.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1912.

	Name of Company.	Expenses of Management.						Losses.	Re-insurance.	Refund, rebate and returned premiums.	Payment of loans.	All other expenditure.	Total.	
		Agents' Commission, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory assessment and license fees.	Salaries and general expense account.	Total expenses of management.							
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	690 06	23 75	.....	17 15	1,189 78	1,920 74	2,887 45	.....	73 95	.....	.....	4,882 14	1
2	Amherst Island	184 23	.....	.....	7 47	137 70	329 40	175 00	.....	13 88	.....	.....	518 28	2
3	Ayr Farmers'	.....	6 00	.....	41 56	1,215 98	1,263 54	7,584 96	.....	.....	.....	.....	8,848 50	3
4	Bay of Quinte	330 29	31 00	.....	20 28	1,084 57	1,466 14	2,215 07	.....	172 86	.....	.....	3,854 07	4
5	Bertie & Willoughby	.....	.....	.....	32 08	806 60	838 68	1,409 04	.....	78 71	.....	.....	2,326 43	5
6	Blanshard	.....	.....	.....	18 87	306 50	325 37	2,656 90	.....	.....	.....	.....	2,982 27	6
7	Blenheim, North	.....	.....	.....	23 89	612 12	636 01	3,124 00	.....	.....	.....	.....	3,760 01	7
8	Brant County	1,195 09	.....	.....	51 05	1,301 15	2,547 29	10,306 41	65 40	4 00	.....	.....	12,923 10	8
9	Canadian Millers'	25 25	8 00	.....	19 99	8,915 70	8,968 94	21,039 13	95 00	1,105 06	.....	(b)6,379 59	(a)37,587 72	9
10	Caradoc Farmers'	184 50	46 64	16 65	24 32	751 29	1,023 40	2,801 16	.....	104 31	.....	.....	3,928 87	10
11	Clinton Township	22 50	.....	.....	21 74	471 14	515 38	1,765 00	.....	8 60	.....	.....	2,288 98	11
12	Culross	136 00	.....	61 33	23 50	369 86	590 69	5,008 50	.....	.....	3,600 00	.....	9,199 19	12
13	Dereham & W.Oxford	.....	.....	.....	26 33	640 65	666 98	1,133 00	.....	62 16	.....	.....	1,862 14	13
14	Dorchester, N. & S.	28 00	25 00	.....	49 40	975 90	1,078 30	4,727 90	.....	182 80	.....	.....	5,989 00	14
15	Downie	.....	.....	.....	31 44	443 51	474 95	905 20	.....	.....	.....	.....	1,380 15	15
16	Dufferin Farmers'	417 50	22 79	.....	48 46	968 90	1,457 65	7,618 40	.....	103 79	.....	.....	9,179 84	16
17	Dumfries, North, and Waterloo, South	.....	5 00	.....	60 62	2,254 20	2,319 82	9,776 13	.....	.....	.....	.....	(c)12,095 95	17
18	Dunwich Farmers'	111 75	110 00	.....	28 60	625 00	875 35	2,871 67	.....	98 58	.....	.....	3,845 60	18
19	Easthope, South	.....	75 00	.....	42 62	1,303 78	1,421 40	9,560 34	.....	.....	.....	.....	10,981 74	19
20	Ekfrid	.....	.....	22 25	24 64	520 25	567 14	1,878,00	.....	63 57	1,350 00	.....	3,858 71	20
21	Elma Farmers'	.....	.....	.....	44 90	576 54	621 44	5,282 99	.....	32 62	.....	.....	5,937 05	21
22	Eramosa	192 00	.....	.....	17 06	286 05	495 11	465 50	157 30	34 05	.....	.....	1,151 96	22
23	Erie Farmers'	.....	.....	.....	23 22	376 30	399 52	2,034 47	.....	27 14	.....	.....	2,461 13	23
24	Farmers' Central	1,031 50	.....	.....	104 88	2,703 49	3,839 87	15,428 08	39 40	105 34	.....	.....	19,412 69	24
25	Farmers' Union	3,278 50	.....	.....	78 37	1,465 96	4,822 83	14,728 98	.....	794 90	.....	.....	20,346 71	25
26	Formosa	562 98	15 23	.....	88 48	1,344 01	2,010 70	14,386 93	30 56	121 82	.....	.....	16,550 01	26
27	Germania	199 85	150 00	.....	36 36	921 98	1,308 19	9,362 65	.....	54 15	.....	.....	10,724 99	27

28	Glengarry Farmers'.	1,224 75	.....	.....	59 52	1,555 89	2,840 16	14,491 50	.....	222 65	.....	.....	17,554 31	28
29	Grand River.....	.....	.....	.....	26 22	647 90	674 12	6,580 90	.....	.....	.....	.....	7,255 02	29
30	Grenville Patron ...	.....	.....	.....	80 31	1,734 72	1,815 03	12,941 41	.....	199 58	.....	.....	14,956 02	30
31	Grey and Bruce.....	1,248 20	.....	.....	37 22	1,384 36	2,669 78	4,071 39	.....	159 72	.....	.....	(*d*) 6,900 89	31
32	Guelph Township....	.....	.....	.....	9 54	264 25	273 79	1,853 00	.....	.....	.....	.....	2,126 79	32
33	Halton Union.....	1,011 00	489 75	.....	67 19	1,304 45	2,872 39	5,808 40	254 50	441 70	.....	.....	9,376 99	33
34	Hamilton Township.	785 00	.....	.....	34 73	708 10	1,527 83	4,760 80	138 15	301 37	.....	.....	6,728 15	34
35	Hay Township.....	318 55	.....	.....	49 86	631 06	999 47	7,702 52	.....	17 79	.....	.....	8,719 78	35
36	Hopewell Creek.....	145 00	.....	.....	14 65	374 80	534 45	1,181 80	.....	.....	.....	.....	1,716 25	36
37	Howick Farmers'....	1,190 00	17 00	.....	105 33	2,198 02	3,510 35	14,689 70	.....	487 56	.....	.....	(*f*) 18,687 61	37
38	Howard Farmers'...	.....	.....	27 45	46 54	1,017 70	1,091 69	16,975 43	.....	169 69	.....	.....	18,236 81	38
39	Kent and Essex.....	711 33	.....	.....	22 34	688 25	1,421 92	1,470 00	.....	251 59	.....	.....	3,143 51	39
40	Lambton Farmers'..	1,523 00	10 00	.....	74 96	1,609 44	3,217 40	9,988 01	187 96	761 30	.....	.....	(*e*) 14,154 67	40
41	Lanark Farmers'....	2,175 72	.....	.....	74 62	1,467 88	3,718 22	14,533 04	.....	139 60	.....	.....	18,390 86	41
42	Lennox and Addington.....	677 88	.....	62 50	23 67	956 15	1,720 20	3,494 68	64 30	203 44	1,000 00	.....	6,482 62	42
43	Lobo	164 00	.....	.....	17 66	397 80	579 46	1,348 10	.....	18 95	.....	.....	1,946 51	43
44	London Township....	414 75	.....	.....	28 39	590 60	1,033 74	5,427 95	.....	150 75	.....	.....	6,612 44	44
45	McGillivray.....	88 00	.....	.....	10 62	230 95	329 57	99 35	3 75	57 90	.....	.....	490 57	45
46	McKillop.....	339 64	39 00	.....	41 91	993 20	1,413 75	4,118 05	.....	191 04	.....	.....	5,722 84	46
47	Maple Leaf.....	1,863 00	2 00	.....	55 19	2,085 15	4,005 34	5,407 52	188 10	253 62	.....	.....	9,854 58	47
48	Niehol Mutual.....	705 00	.....	.....	31 11	1,013 23	1,749 34	2,869 10	.....	71 52	.....	.....	4,689 96	48
49	Nissouri	782 00	.....	1 10	55 96	1,084 87	1,923 93	5,908 09	.....	37 31	.....	.....	7,869 33	49
50	Norfolk Farmers'....	991 62	8 00	25 00	23 03	689 72	1,737 37	7,363 48	.....	38 05	1,000 00	.....	10,138 90	50
51	North Kent.....	.....	.....	.....	9 29	245 66	254 95	190 00	.....	34 53	.....	.....	479 48	51
52	Oneida Farmers'....	.....	1 00	.....	13 13	181 65	195 78	487 49	.....	.....	.....	.....	683 27	52
53	Otter Mutual	575 00	.....	7 80	46 38	1,344 24	1,973 42	5,652 90	.....	187 40	500 00	.....	8,313 72	53
54	Oxford Farmers'....	13 75	543 16	315 60	25 88	812 95	1,711 34	5,382 60	.....	.....	4,100 00	.....	11,193 94	54
55	Peel and Maryboro..	1,052 25	32 00	.....	71 88	1,554 02	2,710 15	9,934 75	.....	267 70	.....	.....	12,912 60	55
56	Peel County Farmers'	976 00	.....	.....	79 27	3,013 55	4,068 82	9,033 55	.....	470 95	.....	.....	13,573 32	56
57	Prescott Farmers'...	45 30	1 50	7 50	30 49	874 50	959 29	6,905 27	.....	277 40	.....	.....	8,141 96	57
58	Puslinch.....	30	.....	23 75	22 68	303 92	350 65	4,297 05	.....	18 10	1,200 00	.....	5,865 80	58
59	Saltfleet and Binbrook	.....	.....	.....	35 31	826 89	862 20	6,242 84	.....	.....	.....	.....	7,105 04	59
60	Southwold Farmers'.	61 75	.....	40 69	22 81	361 05	486 30	3,781 47	.....	14 43	600 00	.....	4,882 20	60
61	Sydenham	1,158 49	207 62	144 00	124 87	2,916 42	4,551 40	18,103 04	.....	108 58	.....	.....	22,763 02	61
62	Townsend Farmers'.	332 00	20 00	210 05	23 17	627 15	1,212 37	495 00	.....	90 99	2,650 00	.....	4,448 36	62
63	Usborne and Hibbert.	.....	237 50	.....	52 74	996 22	1,286 46	4,080 33	.....	2 70	.....	.....	5,369 49	63
64	Walpole Farmers'...	.....	.....	.....	23 98	761 28	785 26	1,888 66	.....	94 38	.....	.....	2,768 30	64
65	Waterloo, North.....	1,268 00	.....	.....	93 93	2,035 20	3,397 13	2,948 93	.....	7 60	.....	.....	6,353 66	65
66	Wawanosh, West....	381 50	.....	.....	51 79	1,422 65	1,855 94	6,959 93	.....	169 42	.....	.....	8,985 29	66
67	Westminster Towns'p	153 00	.....	.....	24 60	779 70	957 30	3,556 09	.....	56 58	.....	10 00	4,579 97	67
68	Williams, East.....	76 50	50	.....	12 29	258 08	347 37	2,752 68	.....	39 14	.....	.....	3,139 19	68
69	Yarmouth.....	.....	10 00	.....	24 24	595 17	629 41	1,416 80	.....	9 16	.....	.....	2,055 37	69
	Totals.....	31,042 28	2,137 44	965 67	2,786 58	76,107 70	113,039 67	408,326 46	1,224 42	9,266 48	16,000 00	6,389 59	554,246 62	

a. Not including $22,511 75 invested. *b*. Refunded to members. *c*. Not including $7,000 loan on mortgages. *d*. Not including $3,115 loaned on mortgages.
e. Not including $17,000 Invested. *f*. not including $10.00 invested.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

Comparative Summary of Assets and Premium Notes for Year Ending 31st December, 1912.

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1912.	Premium notes taken during year 1912.	
		$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma Mutual	1,348,785 00	26,645 20	29,441 39	476,755 00	13,947 65	1
2	Amherst Island	258,925 00	8,260 18	11,824 52	115,815 00	4,602 10	2
3	Ayr Farmers'	3,906,645 00	155,579 93	161,809 17	1,097,565 00	46,823 65	3
4	Bay of Quinte	1,696,990 00	43,077 03	49,065 70	698,615 00	21,005 00	4
5	Bertie and Willoughby	2,782,003 00	74,676 92	86,613 58	942,989 00	28,825 25	5
6	Blanshard	1,498,890 00	44,250 09	46,845 89	523,750 00	16,982 19	6
7	Blenheim, North	1,949,270 00	85,348 40	91,637 72	557,430 00	26,238 00	7
8	Brant County	4,497,680 00	123,150 00	134,756 01	1,190,790 00	31,055 70	8
9	Canadian Millers'	1,461,871 00	111,647 08	306,746 76	727,498 00	72,692 50	9
10	Caradoc Farmers'	1,946,783 00	50,735 13	53,220 41	751,260 00	22,537 80	10
11	Clinton Township	1,767,918 00	55,766 84	57,749 57	590,402 00	20,917 99	11
12	Culross	1,754,510 00	58,449 00	59,046 21	574,755 00	23,278 20	12
13	Dereham and West Oxford	2,293,412 00	84,057 43	92,021 71	819,635 00	33,348 70	13
14	Dorchester, N. and S.	4,567,130 00	119,647 49	151,892 97	1,733,040 00	51,991 20	14
15	Downie Mutual	2,713,653 00	75,016 06	80,164 47	964,123 00	28,923 69	15
16	Dufferin Farmers'	4,506,575 00	141,876 10	148,825 01	1,604,835 00	56,393 48	16
17	Dumfries, N., and Waterloo, S.	5,756,865 00	230,456 18	245,111 73	1,538,075 00	66,767 00	17
18	Dunwich Farmers'	2,530,150 00	90,964 55	97,046 09	872,325 00	34,893 00	18
19	Easthope South	3,821,960 00	180,970 34	183,813 82	1,045,220 00	52,261 00	19
20	Economical Mutual	5,335,043 00	214,157 68	558,216 95	2,113,046 00	138,726 81	20
21	Ekfrid	1,986,210 00	49,258 40	53,406 74	710,525 00	21,315 75	21
22	Elma Farmers'	4,130,750 00	185,580 95	195,897 03	1,189,850 00	59,392 50	22
23	Eramosa Mutual	1,290,695 00	52,130 30	61,212 13	490,895 00	22,887 50	23
24	Erie Farmers'	1,967,275 50	71,506 48	74,453 13	648,992 00	26,145 40	24
25	Farmers' Central	11,014,404 00	279,110 09	284,015 86	3,775,832 00	108,507 00	25
26	Farmers' Union	8,128,383 00	223,457 62	245,934 87	2,881,097 00	98,821 53	26
27	Fire Insurance Exchange	662,878 00	8,171 91	75,919 14	712,460 00	19,481 80	27
28	Formosa Mutual	8,565,276 00	255,684 07	263,900 42	2,813,151 00	96,825 00	28
29	Germania Farmers'	3,407,320 00	123,594 25	125,749 81	1,199,615 00	47,984 60	29
30	Glengarry Farmers'	5,786,258 00	138,870 16	148,836 00	2,041,250 00	61,237 50	30

31	Gore District	5,790,820 67	245,239 00	730,209 01	2,270,830 67	155,561 00	31
32	Grand River	2,302,510 00	62,720 03	64,717 81	961,610 00	29,198 45	32
33	Grenville Patron	7,915,860 00	206,398 97	229,306 88	2,835,835 00	850,750 05	33
34	Grey and Bruce	3,266,069 81	104,910 65	111,827 50	1,262,060 00	45,542 00	34
35	Guelph Township	472,505 00	20,678 89	22,035 50	170,800 00	8,023 50	35
36	Halton Union	6,480,555 00	182,119 95	192,185 88	2,223,560 00	76,921 80	36
37	Hamilton Fire	361,443 57	16,545 50	51,328 25	376,083 00	26,920 35	37
38	Hamilton Township	3,018,165 00	87,587 80	90,106 85	1,009,695 00	37,460 72	38
39	Hand-in-Hand	1,078,888 00	10,512 51	117,361 21	1,153,154 00	32,256 22	39
40	Hay Township	4,592,735 00	171,069 01	181,662 62	1,059,950 00	43,644 00	40
41	Hopewell Creek	978,219 00	46,649 41	49,164 41	252,270 00	13,129 00	41
42	Howard Farmers'	4,280,400 00	106,092 84	107,451 38	1,613,475 00	48,404 25	42
43	Howick Farmers'	10,628,910 00	467,653 32	482,133 71	3,225,230 00	161,261 50	43
44	Independent	*303,667 00	9,989 58	.....	355,655 00	5,052 00	44
45	Kent and Essex	1,925,894 00	53,325 65	62,204 43	752,475 00	25,057 12	45
46	Lambton Farmers'	7,342,386 00	89,172 79	118,619 35	2,450,515 00	48,993 80	46
47	Lanark County	7,245,863 00	176,985 03	183,311 66	2,430,092 00	72,171 00	47
48	Lennox and Addington	1,743,623 00	45,609 85	46,564 89	485,268 00	17,033 20	48
49	Lobo	1,296,381 00	38,527 22	43,181 14	523,950 00	18,418 85	49
50	London Township	2,432,078 00	61,111 62	74,169 26	877,589 00	26,403 33	50
51	McGillivray	589,110 00	13,221 22	20,144 40	243,660 00	7,309 80	51
52	McKillop	3,828,390 00	133,110 10	138,118 39	1,198,965 00	48,651 60	52
53	Maple Leaf	5,291,820 00	130,070 70	159,463 44	1,856,450 00	60,137 95	53
54	Metropolitan	*463,827 00	17,449 94	2,803 84	493,572 00	7,385 00	54
55	Millers' and Manufacturers'	2,759,716 00	31,196 36	123,710 72	3,179,647 00	88,054 72	55
56	Monarch	834,171 11	18,454 69	31,149 07	260,460 61	9,919 08	56
57	Nichol Mutual	2,615,280 00	76,083 88	84,876 02	864,160 00	30,356 32	57
58	Nissouri Farmers'	5,351,018 00	232,208 62	237,405 80	2,176,405 00	100,712 00	58
59	Norfolk	1,960,225 00	65,973 31	64,111,07	598,970 00	23,903 80	59
60	North Kent	666,296 00	17,472 78	18,958 96	278,855 00	8,365 65	60
61	Oneida Farmers'	841,848 00	24,474 75	24,471 74	314,308 00	9,625 28	61
62	Otter Mutual	4,274,877 00	149,745 81	151,949 31	1,204,260 00	51,461 00	62
63	Oxford Farmers'	2,078,705 00	68,990 10	68,937 24	661,600 00	26,028 00	63
64	Peel and Maryboro'	7,076,425 00	138,775 95	153,510 07	1,933,900 00	39,285 00	64
65	Peel County	7,738,315 00	213,018 09	246,571 64	2,066,755 00	69,754 48	65
66	Perth	10,273,127 00	176,969 35	521,835 98	4,128,632 00	115,230 44	66
67	Prescott	2,886,735 00	71,047 42	85,070 26	1,136,000 00	34,080 00	67
68	Puslinch	1,868,810 00	50,516 75	51,000 58	670,840 00	20,416 20	68
69	Saltfleet and Binbrook	3,156,656 00	123,630 52	130,198 04	1,037,256 00	45,257 02	69
70	Southwold	1,841,725 00	62,812 79	62,439 99	586,300 00	23,452 00	70
71	Sydenham	12,614,204 00	281,203 04	306,167 71	4,281,430 00	124,794 50	71
72	Townsend	1,875,280 00	49,723 08	48,477 10	727,715 00	22,193 00	72
73	Usborne and Hibbert	4,915,030 00	129,290 48	144,508 35	1,441,015 00	42,820 15	73
74	Walpole Farmers'	2,005,045 00	71,302 13	82,355 73	537,163 00	21,786 71	74
75	Waterloo Mutual	10,598,167 00	266,157 04	681,211 76	4,114,710 00	164,790 00	75

* All reinsured in the Equity Fire Insurance Co. of Canada.

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.—*Concluded.*

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1912.—*Concluded.*

	Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of general assets over liabilities.	New business taken during 1912.	Premium notes taken during year 1912.	
		$ c.	$ c.	$ c.	$ c.	$ c.	
76	Waterloo North	9,492,404 00	458,779 46	484,604 92	2,761,534 00	139,698 00	76
77	Wawanosh West	4,808,082 00	165,522 92	178,404 56	1,510,325 00	60,413 00	77
78	Wellington Mutual	703,761 00	27,183 85	69,618 90	271,590 00	17,353 21	78
79	Westminster Township	2,039,003 00	53,710 80	76,364 16	808,560 00	24,256 80	79
80	Williams East	766,288 00	19,239 46	19,394 52	296,495 00	8,894 85	80
81	Yarmouth	2,055,521 00	56,289 89	56,861 20	696,680 00	20,721 16	81
82	York	3,834,551 82	69,673 21	94,158 18	1,268,240 00	41,393 67	82
	Totals	298,895,893 48	9,028,293 97	11,751,570 20	105,297,539 28	3,839,807 02	

MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1903 to 1912 inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1883 to 1912 inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1903 to 1912, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning

Year.	Class of Company.	Amount paid for losses caused by fire in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses reported to have been caused by lightning.
		$ c.	$ c.	$ c.
1903	73 Purely Mutual Companies	249,560 31	11,251 56	92,219 91
	12 Cash-Mutual Companies	561,812 85	14,349 65	23,868 49
	3 Stock Companies	103,053 57	Nil	115 67
	88 Companies	914,426 73	25,601 21	116,204 07
1904	72 Purely Mutual Companies	272,466 29	14,608 00	129,562 99
	13 Cash-Mutual Companies	1,306,662 85*	32,859 83	22,886 88
	3 Stock Companies	346,289 56*	1,650,00	251 18
	88 Companies	1,925,418 70	49.117 83	152,701 05
1905	71 Purely Mutual Companies	270,994 17	8,378 35	84,772 18
	13 Cash-Mutual Companies	601,654 29	27,732 37	43,049 51
	3 Stock Companies	82,072 16	1,155 80	2,766 54
	87 Companies	954,720 62	37,266 52	130,588 23
1906	69 Purely Mutual Companies	353,294 80	8,145 21	171,491 46
	14 Cash-Mutual Companies	694,649 62	30,270 64	31,982 48
	3 Stock Companies	94,065 33	1,048 92	2,061 63
	86 Companies	1,142,009 75	39,464 77	205,535 57
1907	69 Purely Mutual Companies	301,450 52	5,449 57	124,026 27
	14 Cash-Mutual Companies	794,436 00	17,648 17	37,300 59
	3 Stock Companies	182,603 58	2,591 13	134 58
	86 Companies	1,278,490 10	25,688 87	161,461 44
1908	69 Purely Mutual Companies	374,602 38	9,679 37	139,904 75
	13 Cash-Mutual Companies	778,780 13	13,774 05	26,777 14
	4 Stock Companies	234,149 65	3,542 29	3,505 31
	86 Companies	1,387,532 16	26,995 71	170,187 20
1909	68 Purely Mutual Companies	297,333 88	11,667 75	120,573 49
	13 Cash-Mutual Companies	657,028 47	18,735 79	38,845 94
	5 Stock Companies	167,596 82	7,007 66	514 86
	86 Companies	1,121,959 17	37,411 20	159,934 29
1910	69 Purely Mutual Companies	409,451 68	12,075 15	201,057 36
	13 Cash Mutual Companies	663,660 16	9,628 86	41,252 11
	5 Stock Companies	167,649 23	4,266 67	2,600 61
	87 Companies	1,240,761 07	25,970 68	244,910 08
1911	69 Purely Mutual Companies	469,671 16	12,167 05	207,181 80
	13 Cash-Mutual Companies	534,012 00	2,897 45	50,979 95
	6 Stock Companies	192.012 12	2,394 78	4,495 26
	88 Companies	1,195,695 28	17,459 28	262,657 01
1912	69 Purely Mutual Companies	408,326 46	12,797 00	216,711 11
	13 Cash-Mutual Companies	610,501 45	5,711 00	32,289 87
	6 Stock Companies	205,683 00	4,269 35	13,281 13
	88 Companies	1,224,510 91	22,777 35	262,282 11

* Caused largely by Toronto's conflagration of 1904.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1883 to 1912 inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		$ c.	$ c.	$ c.	$ c.	$ c.
1883	51	1,756,268.87	32,479.59	56,471,654.00	39,590.44	65,634.00
1884	55	1,974,269.30	38,758.83	63,238,154.00	48,258.58	105,197.55
1885	57	2,244,939.49	30,740.24	69,766,337.00	59,042.55	122,393.55
1886	57	2,465,817.96	48,229.59	75,375,688.00	65,853.76	122,492.47
1887	60	2,715,532.61	53,105.04	80,897,187.00	70,042.62	154,289.31
1888	59	2,904,606.67	39,434.73	83,929,092.00	74,631.36	153,585.69
1889	58	2,754,690.34	45,990.81	84,946,603.00	65,366.26	156,060.38
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137.803.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426.630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523 19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925.052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,446.45	20.399.26	255,485,774.64	113,039.67	*408,326.46

* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1883 to 1912, both inclusive, $6,679,175.86.

FIRE INSURANCE PURELY MUTUAL COMPANIES.

COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1883 TO 1912 INCLUSIVE

Year.	Number of companies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.		$ c.		$ c.		
1883	51	34,436 64	636 85	33,799 79	1,107,287 00	3.052	776 28	.0701	1,286 94	.116	*.1861
1884	55	35,895 80	704 70	35,191 10	1,149,784 00	3.060	877 42	.0763	1,912 68	.166	.2423
1885	57	39,384 90	539 30	38,845 60	1,223,970 00	3.173	1,035 83	.0846	2,147 25	.175	.2596
1886	57	43,259 96	846 13	42,413 83	1,322,380 00	3.207	1,155 32	.0873	2,148 99	.162	.2493
1887	60	45,258 87	885 08	44,373 79	1,348,286 00	3.291	1,167 37	.0865	2,571 48	.190	.2765
1888	59	49,230 62	668 38	48,562 24	1,422,526 00	3.413	1,264 93	.0889	2,603 14	.182	.2709
1889	58	47,494 66	792 94	46,701 72	1,464,596 00	3.188	1,127 00	.0769	2,690 69	.183	.2599
1890	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910	69	116,306 33	257 49	116,048 84	3,362,199 00	3.451	1,468 77	.0437	5,934 08	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	69	126,296 32	295 64	126,000 90	3,702,677 89	3.401	1,638 25	.0440	5,917 77	.159	.2038

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .1861 = $18\frac{61}{100}$ cents.

WEATHER INSURANCE COMPANIES

(Mutual,—2 Geo. V., Chap. 33, Section 237.)

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

Commenced business 31st May, 1906.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Henry Rau	Drysdale, Ont.
S. Brokenshire	Crediton, Ont.
Jacob Kellerman	Dashwood, Ont.
Chas. Monteith	Thames Road, Ont.
W. T. Caldwell	Hensall, Ont.
Dougold Fotheringham	Brucefield, Ont.
Wm. Battler	Zurich, Ont.
Roger Northcote	Hay, Ont.
Moses Geiger	Zurich, Ont.

Officers:

Silas Brokenshire, President	Crediton, Ont.
Moses Geiger, Vice-President	Zurich, Ont.
A. G. Smillie, Secretary-Treasurer	Kippen, Ont.

Auditors:

Andrew Campbell	Thames Road, Ont.
Henry Strang	Hurondale, Ont

Unassessed premium note capital, $94,390.30.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$176 86	
Cash in Molsons Bank, Hensall, Ont.	8,359 31	
		$8,536 17
Amount unpaid of fixed payments of 1912		639 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied		94,390 30
Office furniture (not extended)	$50 00	
Total assets		$103,565 67

LIABILITIES.

Amount of supposed or reported losses	$20 00
Total liabilities	$20 00

Receipts.

Cash balance at 31st December, 1911 (not extended)	$6,042 85	
Cash received at taking of application:		
Held by agents for fees (not extended)	852 00	
Cash received for fixed payments due in 1912		$4,636 95
" fixed payments due in prior years		80 90
" interest		195 17
Total receipts		$4,913 02

Expenditure.

Expenses of management:

Cash paid to agents in fees (not extended)	$852 00	
Amount paid for commission		$261 30
" investigation of claims		137 90
" statutory assessment and license fee		27 77
" printing, stationery and advertising		75 25
" salaries, directors' and auditors' fees		673 85
" postage, telephone, telegrams and express		88 60
" rent (Directors' meetings)		10 00
" travelling expenses		175 50
Total expenses of management		$1,450 17

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$89 00	
" losses which occurred during 1912	880 53	
		969 53
Total expenditure		$2,419 70

Currency of Risks:

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$2,358,137 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	2,393	$2,279,802 00
Policies new and renewed during 1912	852	872,885 00
Gross number and amount in force during 1912	3,245	$3,152,687 00
Less, expired and cancelled in 1912	850	794,550 00
Net risks in force 31st December, 1912	2,395	$2,358,137 00

PREMIUM NOTES

On Policies in force 31st December, 1912.

Amount of face of all premium notes held by Company and legally liable to assessment	$105,443 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	94,390 30
Amount of premium notes received during the year 1912	39,438 00
Payments on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	1,977 10

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business, August 18th, 1904.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

Wm. Park ..... Hereward, Ont.
G. M. McKenzie ..... Embro, Ont.
Edward Archibald ..... Grand Valley, Ont.
John Sime ..... Grand Valley, Ont.
Wm. Scaife ..... Grand Valley, Ont.
W. B. Bourn ..... Grand Valley, Ont.
F. H. Neil ..... Lucan, Ont.
M. Baker ..... Eagle, Ont.
W. J. Jelly ..... Laurel, Ont.
Willis Potter ..... Waldemar, Ont.
N. J. Stanley ..... Denfield, Ont.

Officers:

Wm. Park, President ..... Hereward, Ont.
Willis Potter, Vice-President ..... Waldemar, Ont.
W. A. Wansborough, Secretary-Treasurer ..... Grand Valley, Ont.

Auditors:

F. W. Bourn ..... Grand Valley, Ont.
J. A. Richardson ..... Grand Valley, Ont.

Unassessed premium note capital, $129,362.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash value of mortgages		$4,200 00
Cash on hand at head office	$824 83	
Cash in Royal Bank, Grand Valley	3,281 21	
" Royal Bank in various branches	295 82	
" Home Bank in various branches	69 36	
" Standard Bank, Lucan, Ont.	88 44	
" Huron and Erie Loan and Savings Co., London, Ont.	187 89	
" Merchants Bank in various branches	361 38	
" Dominion Bank, St. Thomas, Ont.	220 29	
" Canadian Bank of Commerce, Brantford, Ont.	7 17	
" Bank of Hamilton, Mitchell, Ont.	65 20	
" Sterling Bank, Monkton, Ont.	16 60	
" Bank of British North America, London, Ont.	741 34	
		6,159 53
" agents' hands		58 53
Amount unpaid of fixed payments of 1912		897 49
Interest		198 50
Amount of premium notes, after deducting all payments thereon and assessments levied		129,362 60
Office furniture and safe (not extended)	$250 00	
Total assets		$140,876 65

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1911 (not extended)	$6,374 33	
Cash received as fixed payments due in 1912		$9,736 81
" fixed payments due in prior years		1,001 42
" interest		124 97
" agents' balances		47 53
" transfer fees		12 00
" workman's risks		17 24
Total		$10,939 97

EXPENDITURE.

Expenses of management:		
Cash paid for agents' commission		$962 99
" fuel and light		26 91
" law costs		128 84
" investigation and adjustment of claims		239 85
" statutory assessment and license fee		60 02
" travelling expenses		348 65
" rent		92 66
" taxes		21 38
" salaries, directors' and auditors' fees		1,329 60
" printing, stationery and advertising		335 75
" postage, telephone, telegrams and express		323 38
" other expenses		134 24
Total expenses of management		$4,004 27
Miscellaneous payments:		
Cash paid for losses which occurred during 1912		2,527 04
" overdraft, Royal Bank, 1911		398 91
" rebates		24 55
Cash invested in mortgages (not extended)	$4,200 00	
Total expenditure		$6,954 77

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1912.

	Three years.
Mutual	$4,741,992 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	5,168	$5,509,500 00
Policies new and renewed during 1912	1,968	2,053,377 00
Gross number and amount in force during 1912	7,136	$7,562,877 00
Less expired and cancelled in 1912	2,774	2,820,885 00
Net risks in force at 31st December, 1912	4,362	$4,741,992 00

PREMIUM NOTES

On Policies in force 31st December, 1912.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	$157,225 91
Amount of all premium notes, after deducting all payments thereon and assessments levied	129,362 60
Amount of premium notes received during the year	64,004 25
Payment on premium notes of 1912, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1912	4,706 93

WELLINGTON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, DRAYTON, ONT.

Commenced business 11th July, 1907.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

James Fotheringham ..... Palmerston, Ont.
W. T. Whale ..... Goldstone, Ont.
Robert McArthur ..... Moorefield, Ont.
John C. Dixon ..... Moorefield, Ont.
W. C. Quickfall ..... Glen Allen, Ont.
George Wilson ..... Drayton, Ont.
Wm. Christian ..... Drayton. Ont.
Wm. Lowe ..... Drayton, Ont.
J. F. Elliott ..... Drayton, Ont.
Thos. H. Grose ..... Drayton, Ont.
George Short ..... Drayton, Ont.
J. Wallace ..... Drayton, Ont.

Officers:

W. T. Whale, President ..... Goldstone, Ont.
Wm. Christian, Vice-President ..... Drayton, Ont.
James McEwing, Secretary-Treasurer ..... Drayton, Ont.

Auditors:

John Fotheringham ..... Rothsay, Ont.
Alex. Withers ..... Drayton, Ont.

Unassessed premium note capital, $8,145.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at head office	$147 53
Cash on deposit in Royal Bank, Drayton, Ont.	160 86
Amount unpaid of fixed payments of 1912	162 60
" " " " prior years (not extended) $224 70	
" of premium notes after deducting all payment thereon and assessments levied	8,145 15
Total assets	$8,616 14

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$106 94	
Cash received for fixed payments due in 1912		$345 30
" " " prior years		248 40
Total		$593 70

Expenditure.

Expenses of management:	
Cash paid for agents' commission	$37 00
" statutory assessment and license fee	7 55
" rent	22 00
" salaries, directors' and auditors' fees	160 00
" printing, stationery and advertising	31 30
" postage, telephone, telegrams and express	7 85
" investigation of claims	15 00
" travelling	10 00
Total expenses of management	$290 70
Miscellaneous payments:	
Cash paid for losses which occurred during 1912	98 00
" rebates	3 55
Total expenditure	$392 25

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	Three-years.
Mutual	$172,860 00

Movements in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	443	$254,935 00
Policies new and renewed during 1912	37	28,475 00
Gross number and amount in force during 1912	480	$283,410 00
Loss expired and cancelled in 1912	197	110,550 00
Net risks in force 31st December, 1912	283	$172,860 00

Premium Notes

On Policies in force 31st December, 1912.

	Three-years.
Amount of face of all premium notes held by Company and legally liable to assessment	$10,058 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	8,145 15
Amount of premium notes received during the year 1912	1,811 00
(*a*) Cash paid up to 31st December, 1912	345 90
(*b*) Notes for fixed payments or assessments unpaid 31st December, 1912	162 60

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

S. R. Wallace	Burgessville, Ont.
James Donaldson	Atwood, Ont.
John Davidson	Burns, Ont.
T. O. Robson	St. Mary's, Ont.
H. Hemsworth	Gowanstown, Ont.
D. Bonis	St. Mary's, Ont.
W. B. Murray	Woodstock, Ont.
J. McLevin	Hickson, Ont.
Walter Murray	Drumbo, Ont.
J. R. Murray	Bennington, Ont.
J. A. Calder	Kintore, Ont.
P. J. Payton	Conroy, Ont.
John Youngs	Brooksdale, Ont.
George McIntosh	Braemar, Ont.
Col. Ross	Embro, Ont.

Officers:

John Davidson, President	Burns, Ont.
Geo. McIntosh, 1st Vice-President	Embro, Ont.
David Bonis, 2nd Vice-President	St. Mary's, Ont.
E. L. Sutherland, Secretary-Treasurer	Woodstock, Ont.

Auditors:

W. Johnston	St. Mary's, Ont.
A. L. Murray	Embro, Ont.

Unassessed premium note capital, $100,939.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

Cash on hand at Head Office	$342 20	
Cash in Royal Bank, Woodstock	15,546 78	
		$15,888 98
Amount unpaid of fixed payments of 1912		3,409 01
Amount of premium notes after deducting all payments thereon and assessments levied		100,939 00
Total assets		$120,236 99

LIABILITIES.—None.

Receipts.

Cash balance at 31st December, 1911 (not extended)	$11,752 21	
Cash received for application or membership fees		$24 75
" as fixed payments due in 1912		9,511 45
" as fixed payments due in prior years		2,365 89
Total		$11,902 09

Expenditure.

Expenses of management:

Cash paid for commission	$1,188 42
" salaries, directors' and auditors' fees	1,729 15
" printing, stationery and advertising	187 90
" postage, telephones, telegrams and express	176 02
" statutory assessments and license fee	63 48
" investigation of claims	560 00
" rent	132 65
other expenses	258 28
Total expenses of management	$4,295 90

Miscellaneous payments:

Cash paid for losses which occurred during 1912	3,444 07
" rebates	25 35
Total expenditure	$7,765 32

Currency of Risks.

Amount covered by Policies in force 31st December, 1912.

	One year.	Two years.	Three years.	Total.
Mutual	$1,920,250 00	$1,341,770 00	$2,526,445 00	$5,788,465 00

Movement in Risks.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1911	5,497	$5,856,065 00
Policies new and renewed during 1912	2,229	2,528,670 00
Gross number and amount in force during 1912	7,726	$8,384,735 00
Less expired and cancelled in 1912	2,512	2,596,270 00
Net risk in force at 31st December, 1912	5,214	$5,788,465 00

PREMIUM NOTES

On Policies in force 31st December, 1912.

	One year.	Two years.	Three years.	Total
Amount of face of all premium notes held by Company and legally liable to assessment	$41,968 00	$28,514 80	$53,803 50	$124,286 30
Amount of all premium notes, after deducting all payments thereon and assessments levied	.....	.....	.....	$100,939 00
Amount of premium notes received during the year 1912	.....	.....	.....	$53,863 50
Amount of payments on premium notes of 1912, including all sums credited on said premium notes, viz.:				
Cash paid up to 31st December, 1912	.....	.....	.....	$11,877 34

Weather Insurance Mutual Companies.

RECAPITULATION OF ASSETS; LIABILITIES, RECEIPTS AND EXPENDITURE.

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WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Mortgages.	Cash.	Fixed payments of 1912 unpaid.	Assessments of 1912 unpaid.	Unassessed premium note capital	Interest accrued and all other assets.	Agents' balances.	Total assets.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather		8,536 17	639 20		94,390 30			103,565 67
Ontario Farmers'	4,200 00	6,159 53	897 49		129,362 60	198 50	58 53	140,876 65
Wellington Weather		308 39	162 60		8,145 15			8,616 14
Western Farmers		15,888 98	3,409 01		100,939 00			120,236 99
Totals	4,200 00	30,893 07	5,108 30		332,837 05	198 50	58 53	373,295 45

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Amount of supposed loss.	Other liabilities.	Total liabilities.	Number of policies in force.	Net amount of risk.
	$ c.	$ c.	$ c.		$ c.
Huron Weather	20 00		20 00	2,395	2,358,137 00
Ontario Farmers'				4,362	4,741,992 00
Wellington Weather				283	172,860 00
Western Farmers'				5,214	5,788,465 00
Totals	20 00		20 00	12,254	13,061,454 00

WEATHER INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Fixed payments of 1912.	Fixed payments of prior years.	Interest.	Cash borrowed.	Agents' balances.	All other.	Total receipts.
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	4,636 95	80 90	195 17	.....	.....	.....	4,913 02
Ontario Farmers'	10,738 23	.....	124 97	.....	47 53	29 24	10,939 97
Wellington Weather	345 30	248 40	.....	.....	.....	.....	593 70
Western Farmers'	9,511 45	2,365 89	.....	.....	.....	24 75	11,902 09
Totals	25,231 93	2,695 19	320 14	.....	47 53	53 99	28,348 78

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Name of Company.	Agents' commissions, etc.	Law costs.	Statutory assessments and license fees.	Interest.	Salaries and general expense account.	Total expense of management.	Borrowed money repaid.	Losses.	Rebates.	All other.	Total.	Invested (not-extended).
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Huron Weather	261 30	.....	27 77	.....	1,161 10	1,450 17	.....	969 53	.....	.....	2,419 70	.....
Ontario Farmers'	962 99	128 84	60 02	.....	2,852 42	4,004 27	398 91	2,527 04	24 55	.....	6,954 77	4,200 00
Wellington Weather	37 00	.....	7 55	.....	246 15	290 70	.....	98 00	3 55	.....	392 25	.....
Western Farmers'	1,188 42	.....	63 48	.....	3,044 00	4,295 90	.....	3,444 07	25 35	.....	7,765 32	.....
Totals	2,449 71	128 84	158 82	.....	7,303 67	10,041 04	398 91	7,038 64	53 45	.....	17,532 04	4,200 00

COLUMBIA INSURANCE COMPANY

(OF JERSEY CITY, N.J.)

INSURING VEHICLES AND OTHER PROPERTY AGAINST LOSS OR ACCIDENTAL DAMAGE. [2 George V., Chap. 33, Sec. 13, (3), (4).]

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

COLUMBIA INSURANCE COMPANY.

HEAD OFFICE, JERSEY CITY, N.J., U.S.A.

Chief Agent for Ontario, George McMurrich, Toronto, Ontario.

Commenced business 21st March, 1901.

Names and addresses of the Directors and Officers for the year 1913.

Directors:

George F. Crane ..... New York City.
George D. Hallock ..... New York City.
Lawrence Kneeland ..... New York City.
F. Herrmann ..... New York City.
C. E. Dean ..... New York City.
Wade Robinson ..... New York City.
Frederick T. Busk ..... New York City.

Officers:

George F. Crane, President ..... New York City.
F. Herrmann, Vice-President ..... New York City.
C. E. Dean, Secretary ..... New York City.
Wade Robinson, Treasurer ..... New York City.

Authorized Capital, $400,000.00.

Subscribed Capital, $400,000; Paid up Capital, $400,000. Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, $36,800.00 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

ASSETS.

State, provincial, county, municipal and railroad bonds		$832,960 00
Cash in Metropolitan Trust Company of New York	$35,467 73	
Cash in Commercial Trust Company of Jersey City	1,691 55	
Cash in Bank of Nova Scotia, Toronto (deposit receipts, forming part of Ontario Government deposit)	5,000 00	
Cash in Sterling Bank of Canada, Toronto (deposit receipts, forming part of the Ontario Government deposit).....	5,000 00	
		47,159 28
Interest due or accrued and unpaid	$10,205 82	
Premiums outstanding in course of collection	54,663 40	
		64,869 22
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st Decemebr, 1912		232,466 50
Total assets		$1,177,455 00

Liabilities.

Amount of supposed or reported losses	$26,983 18
Amount of claims resisted	1,104 65
Re-insurance reserve for inland marine and other insurance contracts in force, calculated on the basis of 100 per cent. of premiums unterminated	227 39
Re-insurance reserve for long term risks *pro rata*	9,689 74
Amount required to re-insure all outstanding risks, being 50 per cent. of gross premiums on all policies in force 31st December, 1912	395,153 65
Amount of accrued taxes	9,000 00
Amount due for printing, stationery and advertising, etc.	8,000 00
Total liabilities	$450,158 61
Paid up capital stock	$400,000 00

Receipts.

Gross premiums received in cash	$1,015,432 31
Interest or dividends	31,262 96
Re-insurance on policies become claims	180,831 72
Salvage on claims	16,821 96
Total receipts	$1,244,348 95

Expenditure.

Expenses of management:

Cash paid to agents for commission, salaries and bonus		$130,056 94
" law costs		376 00
" investigation and adjustment of claims		260 00
" statutory assessment and license fees (Ont., $61.17)		1,524 00
" salaries, directors' and auditors' fees		6,799 50
" printing, stationery and advertising		2,978 00
" postage, telegrams and express		690 00
" Underwriter Board		792 00
" taxes (municipal)		9,272 49
" bad debts		563 30
" corporation taxes		659 41
Total expenses of management		$153,971 64

Miscellaneous payments:

Cash paid for losses which occurred prior to 1912	$3,055 29	
" losses which occurred during 1912	375,539 56	
		378,594 85
" re-insurance		425,783 76
" rebate, abatement and returned premiums		171,357 48
" investment expenses		82 50
" for securities (not extended)	$103,498 50	
Total expenditure		$1,129,790 23

MOVEMENT AND CURRENCY OF AUTOMOBILE AND OTHER INSURANCE CONTRACTS.

	Ontario.	Elsewhere.	Total.
Policies in force 31st December, 1911...	$1,118,918 00	$34,068,294 00	$35,187,212 00
Policies issued in 1912, new and renewed	63,652,605 00	48,647,030 00	112,299,635 00
Gross total	$64,771,523 00	$82,715,324 00	$147,486,847 00
Deduct expired and cancelled in 1912..	60,814,848 00	52,117,478 00	112,932,326 00
Policies remaining in force 31st December, 1912	$3,956,675 00	$30,597,846 00	$34,554,521 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1912.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			$	$
Busk, F. T.....	New York.....	1	100	100
Crane, Geo. F.....	"	1	100	100
Dean, C. E.....	"	1	100	100
Hallock, G. D.....	"	1	100	100
Herrmann, F.....	"	1	100	100
Kneeland, L.....	"	1	100	100
Robinson, Wade.....	"	1	100	100
Union Marine Insurance Co., Ltd.	Liverpool, Eng.....	3,993	399,300	399,300
Totals.....	.....	4,000	$400,000	$400,000

INDEXES

TO

DETAILED REPORT

OF THE

Superintendent of Insurance

The following indexes comprise all insurance corporations or companies standing registered at the 10th September, 1913.

PAGE 3.—Index A: Dominion Licensees standing registered at the 10th September, 1913, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province; also Ocean and Inland Marine Insurance Companies.

PAGE 8.—Index B: Provincial Licensees standing registered at the 10th September, 1913, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

INDEX A: Dominion Licensees, also companies transacting Ocean and Inland Marine Insurance, standing registered at the 10th September, 1913.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1913.	Registry ends 1914.
A 73	Acadia Fire Insurance Company	4817	Fire Insurance	May 1	April 30
A 36	Ætna Insurance Company of Hartford, Conn.	4823	Fire and Automobile Insurance	" "	"
		4824	Inland Marine Insurance	" "	"
A 4	Ætna Life Insurance Company of Hartford, Conn.	4768	Life Insurance	" "	"
A 3	Alliance Assurance Company, Limited	4778	Fire, Accident, Guarantee and Sickness Insurance	" "	"
		4854	Ocean Marine Insurance	" "	"
		4855	Inland Marine Insurance	" "	"
A101	American and Foreign Marine Insurance Company	4847	Insuring Registered Mail Matter in transit from any one point in Canada to any other point in Canada		[1913
A 37	American Surety Company of New York	4801	Guarantee Insurance	" "	Oct 31
A 51	Anglo-American Fire Insurance Company	4679	Fire Insurance	" "	April 30
A 16	Atlas Assurance Company, Limited	4708	Fire Insurance	" "	"
A 32	Boiler Inspection and Insurance Company of Canada	4796	Steam Boiler Insurance	" "	"
A 18	British America Assurance Company, Toronto	4417	Fire Insurance	" "	"
		4719	Ocean Marine Insurance	" "	"
		4718	Inland Marine Insurance	" "	"
A98	British Colonial Fire Insurance Company	4770	Fire Insurance	" "	"
—	British Dominions General Insurance Company, Limited	4852	Inland Marine Insurance	" "	"
		4853	Ocean Marine Insurance	" "	"
A99	British and Foreign Marine Insurance Company (Limited)	4850	Ocean Marine Insurance	" "	"
		4849	Inland Marine Insurance	" "	"
A 90	British Northwestern Fire Insurance Company	4795	Fire Insurance	" "	"
A 19	Caledonian Insurance Company	4745	Fire Insurance	" "	"
A 39	Canada Accident Assurance Company	4700	Accident, Sickness, Plate Glass and Guarantee Insurance	" "	"
A 3	Canada Life Assurance Company	4680	Life Insurance	" "	"
A 84	Canada National Fire Insurance Company	4720	Fire Insurance	" "	"
A 77	Canada Weather Insurance Company	4782	Insurance against "injury to property caused by cyclones, tornadoes, wind storms, frost or hail" except with respect to property in transit on water	" "	"
A 61	Canadian Casualty and Boiler Insurance Company	4722	Accident, Sickness and Steam Boiler Insurance	" "	"
A 47	Canadian Fire Insurance Company	4816	Fire Insurance	" "	"
A 42	Canadian Order of the Woodmen of the World	4833	Life and Sickness Insurance on the Assessment Plan	" "	"
A 43	Canadian Railway Accident Insurance Company	4732	Accident, Sickness, Burglary, Plate Glass and Automobile Insurance	" "	"
A93	Canadian Surety Company	4872	Guarantee Insurance	May 31	"
A 87	Capital Life Assurance Company of Canada	4688	Life Insurance	" 1	"
A 67	Central Canada Manufacturers' Mutual Fire Insurance Company	4793	Fire Insurance	" "	"
—	Columbia Insurance Company (of New Jersey)	4756	Inland Marine Insurance	" "	"
A 30	Commercial Travellers' Mutual Benefit Society	4829	Life Insurance on the Assessment Plan.	" "	"
A 5	Commercial Union Assurance Company (Limited)	4807	Fire and Life Insurance	" "	"
		4808	Ocean Marine Insurance	" "	"
		4809	Inland Marine Insurance	" "	"
A98	Compagnie D'Assurances Générales Contre L'Incendie	4740	Fire Insurance	" "	"
A 6	Confederation Life Association	4681	Life Insurance	" "	"
A 38	Connecticut Fire Insurance Company of Hartford, Conn.	4731	Fire Insurance	" "	"
A 83	Continental Insurance Company of New York	4714	Fire Insurance	" "	"

INDEX A: Dominion Licensees, standing registered at the 10th September, 1913.—*Continued*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1913.	Registry ends 1914.
A 53	Continental Life Insurance Company	4706	Life Insurance	May 1	April 30
A 53	Crown Life Insurance Company	4828	Life Insurance	" "	"
A 31	Dominion Gresham Guarantee and Casualty Company	4863	Burglary, Accident, Sickness, Guarantee and Automobile Insurance	" "	"
A 28	Dominion of Canada Guarantee and Accident Insurance Company	4689	Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	" "	"
A 62	Dominion Fire Insurance Company	4800	Fire Insurance	" "	"
A 30	Dominion Life Assurance Company	4820	Life Insurance	" "	"
A 23	Edinburgh Life Assurance Company	4842	Life Insurance (as a discontinuing Company)	" "	"
A 43	Employers' Liability Assurance Corporation (Limited)	4857	Fire, Accident, Guarantee and Sickness Insurance	" "	"
——	Equitable Fire and Marine Insurance Company	4875	Fire Insurance	June 17	"
A 17	Equitable Life Assurance Society of the United States	4788	Life Insurance	May 1	"
A 54	Equity Fire Insurance Company of Canada	4696	Fire Insurance	" "	"
A 50	Excelsior Life Insurance Company	4792	Life Insurance	" "	"
A 82	Factories Insurance Company	4856	Fire Insurance	" "	"
A 13	Federal Life Assurance Company of Canada	4682	Life Insurance	" "	"
A 61	Fidelity and Casualty Company of New York	4769	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance	" "	"
A 27	Fidelity-Phenix Fire Insurance Company of New York	4822	Fire and Tornado Insurance	" "	"
A 99	Firemen's Fund Insurance Company	4678	Fire and Inland Transportation Insurance and Insurance against Loss or Damage to Automobiles, by Accident, Burglary or Theft	" "	"
A 116	Fireman's Fund Insurance Company	4757	Inland Marine Insurance	" "	"
		4758	Ocean Marine Insurance	" "	"
A 96	Firemen's Insurance Company of Newark, N.J.	4786	Fire Insurance	" "	"
A 65	General Accident Assurance Company of Canada	4721	Accident and Sickness Insurance	" "	"
A 75	General Accident, Fire and Life Assurance Corporation Limited	4787	Fire Insurance	" "	"
A 75	General Animals Insurance Company of Canada	4730	Live Stock Insurance	" "	"
A 58	German American Insurance Company	4695	Fire Insurance	" "	"
A 83	Germania Fire Insurance Company	4741	Fire Insurance	" "	"
A 46	Grand Council of the Catholic Mutual Benefit Association of Canada	4832	Life and Sickness Insurance on the Assessment Plan	" "	"
A 41	Great West Life Assurance Company	4802	Life Insurance	" "	"
A 88	Gresham Life Assurance Society, Limited	4727	Life Insurance	" "	"
A 15	Guarantee Company of North America	4777	Guarantee Insurance	" "	"
A 86	Guardian Accident and Guarantee Company	4714	Accident, Sickness, Guarantee, Burglary and Plate Glass Insurance	" "	"
A 14	Guardian Assurance Company (Limited) of London, England	4715	Fire Insurance	" "	"
A 59	Hartford Steam Boiler Inspection and Insurance Company	4797	The business of guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada	" "	"
A 35	Hartford Fire Insurance Company, Hartford	4812	Fire Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage Insurance and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft"	" "	"
		4813	Ocean Marine Insurance	" "	"
		4814	Inland Marine Insurance	" "	"

INDEX A: Dominion Licensees, standing registered at the 10th September, 1913.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1913.	Registry ends. 1914.
A 34	Home Life Association of Canada	4844	Life Insurance	May 1	April 30
A 54	Home Insurance Company of New York	4967	Fire, Automobile, Tornado and Hail Insurance	"	"
		4826	Inland Marine Insurance	"	"
A 82	Hudson Bay Insurance Company	4811	Fire and Hail Insurance	"	"
A 60	Imperial Guarantee and Accident Insurance Company of Canada	4866	Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance	"	"
A 44	Imperial Life Assurance Company of Canada.	4821	Life Insurance	"	"
A—	Imperial Underwriters' Corporation of Canada	4971	Fire Insurance	August 20	April 30
A 117	Indemnity Mutual Marine Assurance Company (Limited)	4753	Ocean Marine Insurance	May 1	"
A 34	Insurance Company of North America	4703	Fire, Inland Transportation and Automobile Insurance, excluding Insurance against Loss by reason of Injury to the Person	"	"
		4705	Ocean Marine Insurance	"	"
		4704	Inland Marine Insurance	"	"
A 91	Insurance Company of the State of Pennsylvania	4858	Fire Insurance	"	"
A 60	International Fidelity Insurance Company	4742	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company	"	"
A 48	Law Union and Rock Insurance Company, Ltd.	4864	Fire, Accident and Sickness Insurance.	"	"
A 80	Life Association of Scotland	4699	Life Insurance (as a discontinuing Company)	"	"
A 9	Liverpool and London and Globe Insurance Company Limited	4691	Fire and Life Insurance	"	"
A 58	Liverpool Manitoba Assurance Company	4791	Fire Insurance	"	"
A 34	Lloyd's Plate Glass Insurance Company	4767	Plate Glass Insurance	"	"
A 25	London Assurance Corporation	4859	Fire and Life Insurance	"	"
A 39	London Guarantee and Accident Company (Limited)	4790	Guarantee, Burglary, Accident and Sickness Insurance	"	"
A 10	London and Lancashire Fire Insurance Company, Limited.	4711	Fire Insurance	"	"
		4712	Inland Marine Insurance	"	"
A 74	London and Lancashire Guarantee and Accident Company of Canada	4806	Guarantee, Accident and Sickness and Plate Glass Insurance	"	"
A 23	London and Lancashire Life and General Assurance Association, Limited	4701	Life Insurance	"	"
A 26	London Mutual Fire Insurance Company of Canada	4798	Fire Insurance	"	"
A 26	London Life Insurance Company	4789	Life Insurance	"	"
A 97	Loyal Protective Insurance Company	4839	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada	"	"
A 64	Lumber Insurance Company of New York	4726	Fire Insurance	"	"
A 83	L'Union Compagnie d'Assurance contre l'Incendie	4867	Fire Insurance	"	"
A 104	Mannheim Insurance Company.	4755	Ocean Marine Insurance	"	"
		4754	Inland Marine Insurance	"	"
A 28	Manufacturers' Life Insurance Company	4766	Life Insurance	"	"
A 29	Mercantile Fire Insurance Company	4710	Fire Insurance	"	"
A 63	Marine Insurance Company, Limited.	4761	Automobile and Inland Transportation Insurance	"	"
		4762	Inland Marine Insurance	"	"
A 56	Maryland Casualty Company	4750	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler Insurance	"	"
A 40	Metropolitan Life Insurance Company of New York	4733	Life Insurance	"	"
A 70	Monarch Life Assurance Company	4780	Life Insurance	"	"
A 57	Montreal-Canada Fire Insurance Company	4685	Fire Insurance	"	"

INDEX A: Dominion Licensees, standing registered at the 10th September, 1913.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1913.	Registry ends 1914.
A—	Mount Royal Assurance Company	4972	Fire and Plate Glass Insurance	Sept. 4	April 30
A 33	Mutual Life Assurance Company of Canada	4803	Life Insurance	May 1	"
A 94	Mutual Life and Citizens' Assurance Company, Limited	4873	Life Insurance	June 11	"
A 11	Mutual Life Insurance Company of New York	4697	Life Insurance	May 1	"
A 76	National Fire Insurance Company of Hartford	4734	Fire and Tornado Insurance	" ..	"
A 47	National Life Assurance Company of Canada.	4860	Life Insurance	" ..	"
A 64	National Provincial Plate Glass and General Insurance Company Limited	4804	Plate Glass Insurance	" ..	"
A 81	National Surety Company	4687	Guarantee Insurance	" ..	"
A 85	National Union Fire Insurance Company, of Pittsburgh, Pennsylvania	4775	Fire and Tornado Insurance	" ..	"
A 18	New York Life Insurance Company	4861	Life Insurance	" ..	"
A 49	New York Plate Glass Insurance Company	4739	Plate Glass Insurance	" ..	"
A 96	Niagara Fire Insursnce Company	4752	Fire and Tornado Insurance	" ..	"
A 94	North American Accident Insurance Company	4862	Accident, Sickness, and Plate Glass Insurance	" ..	"
A 15	North American Life Assurance Company	4771	Life Insurance	" ..	"
A 35	North British and Mercantile Insurance Company	4698	Fire and Life Insurance	" ..	"
A 76	North Empire Fire Insurance Company	4871	Fire Insurance	" ..	"
A 90	North West Fire Insurance Company	4737	Fire Insurance	" ..	"
A 8	Northern Assurance Company, Limited	4728	Fire Insurance	" ..	"
A 44	Northern Life Assurance Company of Canada	4738	Life Insurance	" ..	"
A 97	Northwestern National Insurance Company of Milwaukee, Wis	4799	Fire, Tornado and Hail Insurance	" ..	"
A 52	Norwich Union Life Insurance Society	4747	Life Insurance (as a discontinuing Company)	" ..	"
A 37	Norwich Union Fire Insurance Society, Limited	4748	Investment of the Society's Surplus Funds in the Province of Ontario.		
		4746	Fire, Accident, Sickness and Plate Glass Insurance	" ..	"
A 68	Nova Scotia Fire Insurance Company	4805	Fire Insurance	" ..	"
A 81	Occidental Fire Insurance Company	4874	Fire Insurance	" ..	"
A 25	Ocean Accident and Guarantee Corporation (Limited)	4683	Accident, Sickness, Guarantee and Plate Glass Insurance	" ..	"
A 66	Ontario Fire Insurance Company	4870	Fire Insurance	" ..	"
A 71	Pacific Coast Fire Insurance Company	4784	Fire Insurance	" ..	"
A 92	Palatine Insurance Company, Limited	4810	Fire Insurance	" ..	"
A 10	Phœnix Assurance Company, Limited, of London	4865	Fire and Life Insurance	" ..	"
A 38	Phœnix Insurance Company, Hartford, Conn.	4743	Fire Insurance	" ..	"
A 73	Protective Association of Canada	4794	Accident and Sickness Insurance, restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation	" ..	"
A 89	Providence Washington Insurance Company.	4736	Fire and Automobile Insurance	" ..	"
A 84	Provincial Insurance Company, Limited	4716	Fire Insurance	" ..	"
A 72	Prudential Insurance Company of America	4818	Life Insurance	" ..	"

INDEX A: Dominion Licensees, standing registered at the 10th September, 1913.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1913.	Registry ends 1914.
A 12	Quebec Fire Assurance Company	4709	Fire Insurance	May 1	April 30
A 12	Queen Insurance Company of America.	4690	Fire, Inland Transportation and Automobile Insurance	" "	"
A 55	Railway Passengers' Assurance Company	4749	Guarantee, Accident, Sickness and Plate Glass Insurance	" "	"
A 110	Reliance Marine Insurance Company (Limited)	4851	Ocean Marine Insurance	" "	"
A 52	Reliance Mutual Life Assurance Society	4835	Life Insurance (as a discontinuing Company)	" "	"
A 66	Rimouski Fire Insurance Company	4779	Fire Insurance	" "	"
A 113	Royal Exchange Assurance	4846	Ocean-Marine Insurance	" "	"
A 100	Royal Exchange Assurance	4783	Fire, Accident, Sickness and Automobile Insurance, restricted to Burglary or Theft	" "	"
A 78	Royal Guardians	4827	Life and Sickness Insurance	" "	"
A 7	Royal Insurance Company, Limited	4693	Fire and Life Insurance	" "	"
A 95	La Sauvegarde Life Insurance Company	4785	Life Insurance	" "	"
A 46	Scottish Amicable Life Assurance Society	4841	Life Insurance (as a discontinuing Company)	" "	"
A 17	Scottish Union and National Insurance Company	4776	Fire and Tornado Insurance	" "	"
A 80	Scottish Widows' Fund and Life Assurance Society	4815	Investment of Society's surplus funds in the Province of Ontario	" "	"
A 86	Security Life Insurance Company of Canada.	4868	Life Insurance	" "	"
A 69	Sovereign Fire Assurance Company of Canada*	4869	Fire Insurance	" "	"
A 55	Sovereign Life Assurance Company of Canada	4713	Life Insurance	" "	"
A 71	Springfield Fire and Marine Insurance Company	4694	Fire and Tornado Insurance	" "	"
A 69	St. Paul Fire and Marine Insurance Company	4772	Fire, Inland Transportation, Tornado and Automobile Insurance	" "	"
		4773	Ocean Marine Insurance	" "	"
		4774	Inland Marine Insurance	" "	"
A 5	Standard Life Assurance Company, Scotland	4692	Life Insurance	" "	"
A 108	Standard Marine Insurance Company, Limited	4845	Ocean Marine Insurance	" "	"
A 41	Star Assurance Society	4781	Life Insurance (as a discontinuing Company)	" "	"
A 56	State Life Insurance Company	4702	Life Insurance	" "	"
A 49	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.	4819	Life and Sickness Insurance	" "	"
A 32	Sun Insurance Office, London, England	4735	Fire Insurance	" "	"
A 22	Sun Life Assurance Company of Canada	4723	Life Insurance	" "	"
A 45	Supreme Court of the Independent Order of Foresters	4684	Life, Disability and Sickness Insurance on the Assessment Plan	" "	"
A 106	Thames and Mersey Marine Insurance Company (Limited)	4760	Ocean Marine Insurance	" "	"
		4759	Inland Marine Insurance	" "	"
A 78	Title and Trust Company	4707	Title Insurance as defined in the Company's Act of Incorporation	" "	"
A 91	Travelers' Indemnity Company	4725	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile Insurance	" "	"
A 21	Travelers' Insurance Company of Hartford, Conn.	4724	Life and Accident Insurance	" "	"
A 79	Travellers' Life Assurance Company of Canada	4729	Life Insurance	" "	"
A 80	Underwriters at American Lloyds	4765	Fire Insurance	" "	"
A 87	Union Assurance Society, Limited	4686	Fire Insurance	" "	"
A 20	Union Mutual Life Insurance Company of Maine	4834	Life Insurance	" "	"

* Reinsured with the Phœnix Insurance Company of Hartford.

INDEX A : Dominion Licensees, standing registered at the 10th September, 1913.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1913	Registry ends 1914
A 101	Union Marine Insurance Company (Limited)..	4751	Ocean Marine Insurance	May 1	April 30
A 57	United States Fidelity and Guaranty Company	4831	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.....	" ..	"
A 20	United States Life Insurance Company of the City of New York.....	4843	Life Insurance.....	" ..	"
—	United States Lloyds.....	4763	Inland Marine Insurance.....	" ..	"
		4764	Ocean Marine Insurance	" ..	"
A 92	Westchester Fire Insurance Company.....	4840	Fire Insurance	" ..	"
A 8	Western Assurance Company, Toronto ...	4836	Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance.....	" ..	"
A 63	Yorkshire Insurance Company, Limited	4838	Ocean Marine Insurance.....	" ..	"
		4837	Inland Marine Insurance.....	" ..	"
		4830	Fire, Live Stock, Accident, Sickness and Plate Glass Insurance..... ...	" ..	"

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 340	Algoma Mutual	Mutual	Thomas H. Elliott	Sault Ste. M'ie
B 166	Amherst Island	Mutual	F. P. Instaut	Stella.
B 194	Ayr	Mutual	Joseph Wrigley	Ayr.
B 174	Bay of Quinte Agricultural	Mutual	P. C. Maenee	Picton.
B 190	Bertie and Willoughby Farmers'	Mutual	A. H. Kilman	Ridgeway.
B 254	Blanshard	Mutual	John H. Jamesou	Rannoch.
B 132	Blenheim North	Mutual	W. G. Henderson	Bright.
B 184	Brant County Farmers'	Mutual	John H. Campbell	Brantford.
B 16	British Crown	Stock	*A. C. Stephenson	Toronto.
B 19	British Dominions	Stock	*Arthur Tucker	Toronto.
B 281	Canadian Millers'	Mutual	John T. White	Hamilton.
B 212	Caradoc Farmers'	Mutual	Wm. E. Sawyer	Mt. Brydges.
B 182	Clinton Township	Mutual	G. W. Tinlin	Beamsville.
B 339	Columbia	Stock	*George McMurrich	Toronto.
B 21	Crown Fire	Stock	J. C. Wilgar	Toronto.
B 298	Culross	Mutual	D. McIntosh	Teeswater.
B 293	Dereham and West Oxford	Mutual	T.R. Mayberry, M.P.P	Ingersoll.
B 155	Dorchester, North and South	Mutual	S. E. Facey	Harrietsville.
B 192	Downie	Mutual	P. Smith	Stratford.
B 295	Dufferin Farmers'	Mutual	James Brown	Melancthon.
B 187	Dumfries N. and Waterloo S.	Mutual	William Fleming	Galt.
B 138	Dunwich Farmers'	Mutual	W. A. Galbraith	Iona Station.
B 130	Easthope South Farmers'	Mutual	W. S. Russell	Tavistock.
B 46	Economical	Cash-Mutual	W. H. Schmalz	Berlin.
B 144	Ekfrid	Mutual	A. P. McDougald	Melbourne
B 150	Elma Farmers'	Mutual	J. R. Hammond	Atwood.
B 260	Eramosa	Mutual	Robert Scott	Eramosa.
B 196	Erie Farmers'	Mutual	A. E. Havill	Rainham.
B 3	Equity Life	Stock	Geo. M. Begg	Toronto.
B 246	Farmers' Central	Mutual	J. J. Schumacher	Walkerton.
B 227	Farmers' Union	Mutual	R. G. Corneil	Lindsay.
B 66	Fire Insurance Exchange	Mutual and Stock	Joseph Walmsley / John D. Chipman	Toronto.
B 243	Formosa	Mutual	B. Beingessner	Formosa.
B 124	Germania Farmers'	Mutual	R. H. Fortune	Ayton.
B 225	Glengarry Farmers'	Mutual	V. G. Chisholm	Lochiel.
B 50	Gore District	Cash-Mutual	J. N. MacKendriek	Galt.
B 230	Grand River	Mutual	Isaac Hanson	Blackheath.
B 163	Grenville Patron	Mutual	W. M. Snyder	Spencerville.
B 127	Grey and Bruce	Mutual	H. H. Miller	Hanover.
B 249	Guelph Township	Mutual	Major Geo. B. Hood	Guelph.
B 275	Halton Union Farmers'	Mutual	Thomas Moore	Campbellville.
B 71	Hamilton Fire Insurance Co.	Mutual and Stock.	Russell T. Kelley	Hamilton.
B 171	Hamilton Township	Mutual	Thomas Hoskin	The Gully.
B 78	Hand-in-Hand	Mutual and Stock	Joseph Walmsley / John D. Chipman	Toronto.
B 120	Hay Township	Mutual	Henry Eilber, M.P.P.	Crediton.
B 205	Hopewell Creek	Mutual	Anton Frank	New Germany
B 168	Howick Farmers'	Mutual	W. S. McKercher	Wroxeter.
B 157	Howard Farmers'	Mutual	E. D. Mitton	Ridgetown.
B 324	Huron Weather	Mutual	A. G. Smillie	Kippen.
B 24	Imperial	Stock	A. T. Platt	Toronto.
B 83	Independent**	Mutual and Stock	A. M. Aletter / W. R. Tudhope	Toronto.

*Chief Agent. **Discontinued business.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 207	Kent and Essex	Mutual	T. C. Renwick	Romney.
B 215	Lambton Farmers'	Mutual.	W. G. Willoughby	Watford.
B 223	Lanark	Mutual	W. G. Cameron	Perth.
B 160	Lennox and Addington	Mutual	Manly Jones	Napanee.
B 177	Lobo Township	Mutual	J. Marsh	Coldstream.
B 210	London Township Farmers'	Mutual	Edward Dann	London.
B 240	McGillivray	Mutual	W. T. Amos	Lieury.
B 269	McKillop	Mutual	Thomas E. Hays	Seaforth.
B 152	Maple Leaf	Mutual	William Purves	Columbus.
B 27	Merchants'	Stock	John H. C. Durham	Toronto.
B 87	Metropolitan	Mutual and Stock	A. M. Aletter, W. R. Tudhope	Toronto.
B 92	Millers' and Manufacturers'	Mutual and Stock	Joseph Walmsley, John D. Chipman	Toronto.
B 97	Monarch	Mutual and Stock.	B. N. Campbell	London.
B 199	Nichol	Mutual	James Beattie	Fergus.
B 278	Nissouri	Mutual	E. J. Pearson	Kintore.
B 301	Norfolk	Mutual	Stanley Boughner	Simcoe.
B 122	North Kent	Mutual	George A. Fraser	Thamesville.
B 218	Oneida Farmers'	Mutual	F. R. Martindale	York.
B 327	Ontario Farmers' Weather	Mutual	W. A. Wansborough.	Grand Valley
B 287	Otter	Mutual	H. Van Valkenburg	Norwich.
B 290	Oxford Farmers'	Mutual	Columbus Ross	Embro.
B 257	Peel and Maryborough	Mutual	Jas. McEwing	Drayton.
B 272	Peel County Farmers'	Mutual	J. J. Stewart	Brampton.
B 54	Perth	Cash-Mutual	Charles Packert	Stratford.
B 6	Policyholders' Mutual Life	Mutual and Auxiliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston	Toronto.
B 232	Prescott Farmers'	Mutual	B. G. Parisien	Alfred.
B 251	Puslinch	Mutual	John Blake	Aberfoyle.
B 35	Queen City	Joint Stock	Joseph Walmsley	Toronto.
B 180	Saltfleet and Binbrook	Mutual	J. F. Felker	Stoney Creek
B 202	Southwold Farmers'	Mutual	John H. Sells	Shedden.
B 284	Sydenham	Mutual	James Cochrane.	Owen Sound.
B 141	Townsend Farmers'	Mutual	James Ross	Waterford.
B 266	Usborne and Hibbert	Mutual	William A. Turnbull.	Farquhar.
B 220	Walpole Farmers'	Mutual.	George L. Miller	Jarvis.
B 57	Waterloo	Cash-Mutual	Frank Haight	Waterloo.
B 234	Waterloo, North, Farmers'	Mutual	Josiah Stauffer	Waterloo.
B 263	Wawanosh, West	Mutual	Thomas G. Allan	Dungannon.
B 104	Wellington	Mutual and Stock.	John Davidson	Guelph.
B 330	Wellington, Weather	Mutual	James McEwing	Drayton.
B 332	Western Farmers' Weather	Mutual	E. L. Sutherland	Woodstock.
B 237	Westminster Township	Mutual	A. Elliott	Pond Mills
B 135	Williams, East	Mutual	R. R. Cameron	Ailsa Craig.
B 147	Yarmouth	Mutual	W. H. Elliott	New Sarum.
B 108	York	Mutual and Stock.	J. G. Wilgar	Toronto.

REPORT

OF THE

REGISTRAR OF FRIENDLY SOCIETIES

TRANSACTIONS FOR THE YEAR 1912

PRINTED BY ORDER OF

THE LEGISLATIVE ASSEMBLY OF ONTARIO

TORONTO:

Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty

1913.

Printed by
WILLIAM BRIGGS
29-37 Richmond Street West
TORONTO

To His Honour Sir JOHN MORISON GIBSON, *Knight Commander of the Most Distinguished Order of St. Michael and St. George, a Colonel in the Militia of Canada, etc., etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1912.

Respectfully submitted,

J. J. FOY,

Attorney-General.

TORONTO, 1st April, 1913.

To the Honourable J. J. Foy, K.C., M.P.P., etc.,
Attorney-General, Toronto.

Sir,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1912.

I have the honour to be, Sir,

Your obedient servant,

WILL. J. VALE,

Registrar of Friendly Societies.

Toronto, 31st March, 1913.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

James McEwing, Grand Master Workman..... Drayton.
M. D. Carder, Grand Recorder ..... Toronto.
F. G. Inwood, Grand Treasurer..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1912, $51,063,450.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Number of contracts in force 31st December, 1911	38,088	56,770,500 00
Number of contracts taken during 1912 new or renewed	479	385,500 00
Add amount by which various certificates were increased during 1912		3,500 00
Gross number of contracts in force at any time in 1912	38,567	57,159,500 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912	660	1,190,800 00		
Contracts lapsed in 1912	2,316	2,181,000 00		
Contracts surrendered	1,066	2,082,000 00		
Reduction of Certificates		642,250 00		
Total deductions extended	4,042	6,096,050 00	4,042	6,096,050 00
Net contracts in force 31st December, 1912			34,525	51,063,450 00
No. of certificate holders in good standing	29,745			
No. temporarily suspended	4,780			
Grand total of certificate holders, 31st December, 1912	34,525			

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,656.
Number of members who died during 1912, 6.
Amount of Funeral Benefits paid in 1912, $180.00.

IV. Sick Benefits.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1912, 247.

Amount of benefits paid in 1912, in respect of sick members, $4,819.00.

Number of weeks' sickness experienced in 1912, 1,148.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1912, $9,139.20.

V. Assets.

Bonds, debentures, etc.	$1,103,161 97
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund	34,614 60
Imperial Bank, Toronto, General Fund	49,708 53
Imperial Bank, Toronto, Sick Fund	9,139 20
Nova Scotia, Toronto, Reserve Fund	9,343 84
Assessments called, but not yet payable	89,000 00
Interest due and accrued	17,500 00
All other assets	12,101 34
Total assets	$1,324,569 48

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted	$299,631 52
Amount of all other liabilities	1,982 56
Total liabilities	$301,614 08

VII. Miscellaneous.

One action was instituted against the Society during 1912: Cordiner vs. A. O. U. W.—Injunction.

Assessments are made for purposes of life insurance certificates monthly.

Thirteen such assessments were made in 1912, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1912.

Names and addresses of the auditors for 1912 were as follows: Thos. A. Hastings, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; James McEwing, Drayton; W. C. Mikel, Belleville; special auditors, A. E. Hagerman, Toronto; Charles G. Knott, Toronto.

Certain changes were, during 1912, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, $20,000.

Amount of bond of Grand Treasurer, $10,000.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $1,608,160.47.

Cash received during 1912 from:

Application fees	$527 00
Badges, etc.	458 56
Assessments	1,006,950 78
Per capita tax	35,226 00
Changing certificates, etc.	323 00
Organization Fund tax	33,645 90
Refund claim	1,500 00
Interest	73,585 62
Reserve Fund transferred to Beneficiary Fund	448,623 83
Transferred from General Fund	2,000 00
Total receipts	$1,602,840 69

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Charts	$68 75
Fraternal association	75 00
Law costs	1,997 10
Registration fee	25 00
Rent of safe	60 00
Organization expenses	13,228 53
Expense of annual meeting	13,299 72
Supplies	120 75
Travelling expenses	1,764 94
Rent, light, insurance and telephones	1,648 08
Salaries, officers' and auditors' fees	5,500 00
Medical Examiner's salary and expenses	1,075 50
Clerk hire	6,963 60
Official Journal	6,021 10
Printing, stationery, and advertising	2,298 56
Postage, telegrams and express	1,340 25
Actuarial expenses	600 00
Premiums for guaranteeing lodge officers	530 70
Death claim voted by Grand Lodge	2,000 00
Other management expenses	329 46
Total expenses of management	$58,947 04

(b) *Miscellaneous Expenditure.*

Life insurance claims paid	1,491,811 30
Funeral benefits	180 00
Sick benefits	4,819 00
Transferred from Reserve Fund to Beneficiary Fund	448,623 83
Discount on bonds sold	651 85
Total expenditure	$2,005,033 02

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Rev. A. J. Paul, Acting Grand Councillor and Grand Vice-Councillor... Sudbury.
Wm. F. Montague, Grand Recorder ..... Hamilton.
Samuel Broadfoot, Grand Treasurer ..... Guelph.
J. L. Davidson, Grand Representative ..... Toronto.
A. R. Hassard, Grand Representative ..... Toronto.
J. W. Edwards, M.D., M.P., Grand Representative ..... Cataraqui.
W. H. Woods, M.D., Grand Representative ..... Mount Brydges.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.
Amount covered by insurance contracts at 31st December, 1912, $35,938,324.28.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1911			40,283	35,524,077 66
Add contracts taken in 1912, new and renewed			4,466	2,765,000 00
Add amount by which various certificates were increased during 1912.				20,414 00
Gross number and amount of contracts on foot at any time during 1912			44,749	38,309,491 66
Deductions:				
		$ c.		
Contracts matured in 1912	365	344,393 76		
Contracts lapsed in 1912	3,081	1,954,132 59		
Contracts surrendered in 1912	65	42,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1912		30,141 03		
Total deductions	3,511	2,371,167 38	3,511	2,371,167 38
Net contracts on foot 31st December, 1912			41,238	35,938,324 28
Number of certificate holders in good standing at 31st December, 1912			40,634	35,568,220 28
Temporarily suspended			604	370,104 00

III. Funeral Benefits.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1912, about 13,000.

Number of members who died during 1912, 87.

The total amount of Funeral Benefits paid during 1912 was $4,150.00.

The total amount of cash standing to credit of Funeral Benefit Fund, $88,417.57.

IV. Sick Benefits.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1912, 2,358.

The total amount of Sick Benefits paid in 1912 was $44,654.25.

The number of weeks' sickness experienced in 1912 was 11,151 3-14.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1912, was $88,417.57.

The number of females who received benefits in respect of sickness during 1912 was 661, and the average weeks of illness, 6.34.

The number of males who received benefits in respect of sickness during 1912 was 1,697, and the average weeks of illness, 4.10.

V. Assets.

Bonds, debentures and securities		$918,415 58
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account		81,430 94
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account		13,821 94
Bank of Hamilton, Hamilton, Ont., General Fund		26,117 98
Bank of Hamilton, Hamilton, Ont., Guarantee Fund		1,000 00
Bank of Hamilton, Hamilton, Ont., Investigation Fund Account		49 52
Dues and assessments called, but not yet payable, estimated at		36,636 57
Interest		16,813 40
Outstanding accounts, less provision for bad debts		5,809 28
Per capita tax of last quarter of 1912, estimated at		12,650 00
Supplies, etc., in Stock		2,211 54
Office furniture, etc., less amount written off for depreciation		3,479 17
Total assets of Life Insurance Fund (not extended)	$971,149 58	
Total assets of Sick and Funeral Fund	95,968 85	
Total assets of Guarantee Fund	1,291 41	
Total assets of General and other Funds	50,617 49	
Other assets (detailed in memo.)		591 41
Total assets		$1,119,027 33

VI. Liabilities.

Amount of claims supposed	$56,124 40
Amount of claims resisted	2,500 00
Sick Benefit Claims for sickness occurring in 1912	259 75
Funeral Benefit Claims occurring in 1912	600 00
Commission due Organizers—estimated at	1,019 50
Commission due Members—estimated at	520 50
All other liabilities	701 59
Total liabilities	$61,725 74

VII. Miscellaneous.

Action instituted by or against the Grand Council during 1912. None.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1912.

The Society's books were duly audited on February 12th, April 15th, August 5th, and November 11th, 1912.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1912 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1912, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1912, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.

Amount of bond of Grand Treasurer, $2,000.

Number of members in Ontario at 31st December, 1912, 34,909.

Number of certificate holders in Ontario at 31st December, 1912, 34,909.

Amount of insurance in force in Ontario at 31st December, 1912, $31,240,378.78.

Number of members in Ontario who died during 1912, 335.

Amount of death benefits paid to Ontario members during 1912, $309,322.66.

Amount of disability benefits paid to Ontario members during 1912, $23,257.09.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $74,240.39.	
Cash received during 1912 from:	
Assessments in Life Insurance Department	$349,654 38
Assessments in Sick Benefit Department	64,940 92
Per capita tax	49,154 40
Supplies sold and certificate fees, etc.	7,520 23
Interest	46,421 35
Premium for guarantee of lodge officers	722 80
All other sources	11,546 38
Cash received from investments (not extended), $142,319.48.	
Total receipts	$529,960 46

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Fees to Canadian Fraternal Association	$75 00
Commission and organization account	22,500 85
Registration fees	95 00
Investigation of claims, etc.	1,176 93
Supplies bought—office furniture, etc.	2,844 82
Travelling expenses	829 50
Rent and heat, etc.	766 09
Managing officers' salaries and officers' and auditors' fees	6,084 40
Medical examiner's salary and expenses	4,271 97
Clerk hire	5,213 50
Official journal	2,325 90
Printing	1,470 78
Postage, telegrams, express	1,664 55
Premiums for guarantee of grand officers	21 00
Total expenses of management	$49,340 89

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments		334,432 23
Funeral benefits		4,150 00
Sick benefits		44,654 25
Total disability benefits		23,588 69
Transferred from Life Insurance Fund to Investigation Fund		3,496 55
Transferred from Sick Benefit Fund to General Fund		6,494 09
Transferred from General Fund to Investigation Fund		750 00
Transferred from Guarantee Fund to General Fund		716 94
Cash paid for investments (not extended)	$156,397 56	
Other expenditure		78 75
Total expenditure		$467,702 39

THE ORDER OF CANADIAN HOME CIRCLES.

File 1, p. 81.

Annual Statement for the Year Ending 31st December, 1912.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Dent Dalton, Supreme Leader ..... Delhi.
Rev. Dr. T. S. Boyle, Supreme Vice-Leader ..... Toronto.
J. M. Foster, B.A., Supreme Secretary ..... Toronto.
W. H. Weston, Supreme Treasurer ..... Toronto.
N. Sommerville, M.A., K.C., Supreme Solicitor ..... Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner ..... Guelph.
William Stark, Supreme Past Leader ..... Toronto.

I. Currency of Insurance Certificates.

	Maturing 1913	Maturing 1914.	Maturing 1915.	Maturing 1916.	Maturing 1917.	Subsequently to 1917.	Total.
	$	$	$	$	$	$ c.	$ c.
Amount covered by endowment contracts in force 31st December, 1912.....	66,095	80,979	99,079	121,429	145,379	12,387,734 33	12,900,695 33
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1912.....	.....	.....	.....	.....	.....	.....	13,142,233 67
Total 31st December, 1912..	.....	.....	.....	.....	.....		26,042,929 00

II. Movement in Insurance Certificates.

(*a*) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
		$ c
Contracts in force 31st December, 1911	20,603	13,320,381 95
Add contracts taken during 1912, new or renewed	983	431,000 00
Add amount by which various contracts were increased during 1912.	(6)	2,750 00
Gross number and amount of contracts on foot at any time during 1912	21,586	13,754,131 95

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912 by death	239	171,759 62		
Contracts lapsed in 1912.....	1,436	611,902 00		
Contracts matured during 1912 (endowment) and total disability	.....	62,275 00		
Add amount of deductions on certificates still in force.....	(16)	7,500 00		
Total deductions extended.....	1,675	853,436 62	1,675	853,436 62
Net endowment contracts on foot at 31st December, 1912.....			19,911	12,900,695 33

(b) Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	20,603	13,517,041 05
Add contracts taken during 1912, new or renewed	983	431,000 00
Add amount by which various certificates were increased during 1912	(6)	2,750 00
Gross number and amount of contracts on foot at any time during 1912	21,586	13,950,791 05
Deductions:	Number.	Amount.
		$ c.
Contracts matured in 1912 by death	239	189,155 38
Contracts lapsed in 1912	1,436	611,902 00
Contracts reduced during 1912	(16)	7,500 00
Total deductions extended	1,675	808,557 38
	1,675	808,557 38
Net insurance contracts	19,911	13,142,233 67
Number of certificate holders in good standing on 31st December, 1912	19,621	25,742,429 00
Number of certificates temporarily suspended	290	300,500 00
Grand total of certificate holders 31st December, 1912	19,911	26,042,929 00

III. Funeral Benefits.

The Order has no Funeral Benefit Department.

IV. Sick Benefits.

Number of members in Sick Benefit Department, 783.
Sick Benefits are undertaken by the Supreme Body only.
Number of members who received Sick Benefits during 1912, 188.
Amount of benefits paid to sick members, $3,836.00.
Number of weeks' sickness experienced in 1912, 959.
Total amount of cash to credit of fund, 31st December, 1912, $4,409.58.

V. Assets.

Cash value of bonds and debentures	$175,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Nova Scotia, Amherst, N.S.	3,440 71
Bank of Toronto, Port Hope, Ont.	3,445 21
Bank of Commerce, St. Catharines, Ont.	3,445 06
Molsons Bank, Simcoe, Ont.	2,337 15
Molsons Bank, Trenton, Ont.	2,332 27
Royal Bank, Beeton, Ont.	2,325 48
Bank of Hamilton, Delhi, Ont.	2,253 50
Dominion Bank, Toronto, Ont.	95,741 56
Dues and assessments called, but not yet payable	43,478 42
Interest due and accrued	4,181 17
All other assets	1,464 05

Total assets Life Insurance Fund (not extended)	$119,130 05	
Total assets Endowment Fund (not extended)	204,233 45	
Total assets Sick and Funeral Fund (not extended)	5,330 58	
Total assets General and other Funds (not extended)	10,750 50	
Total assets		$339,444 58

(For maturing endowments see *supra.*)

VI. Liabilities.

Amount of admitted claims	$23,861 42
Supposed claims	7,175 00
Other liabilities	1,642 34
Total liabilities	$32,678 76

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1912: None.

Assessments are made monthly.

Twenty-three assessments were made during 1912, each being payable the first day of each month.

The Society's accounts were audited in April, August, October, 1912, and January, 1913.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1911 were as follows: A. R. Thompson, Merritton, Ont.; A. M. Tobin, Waterford.

Amount of bond of Supreme Secretary, $10,000.

Amount of bond of Supreme Treasurer, $3,000.

Number of members in Ontario 31st December, 1912, 17,861.

Amount of insurance in force in Ontario at 31st December, 1912, $23,990,267.00.

Number of members in Ontario who died during 1912, 229.

Amount of death benefits paid Ontario members during 1912, $323,223.40.

Amount of disability benefits paid to Ontario members during 1912, $5,120.00.

Amount of endowment benefits paid in 1912, $56,555.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $258,719.11.

Cash received during 1912 from:

Application fees	$1,123 50
Assessments	417,800 02
Per capita tax and levies	29,886 23
Charter fees	11 00
Supplies sold	424 30
Interest and dividends	11,855 19
Premiums and guarantees	13 50
All other sources	134 95
Total receipts	$461,248 69

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Commission	11,680 47
Law costs	278 09
Registration fees	125 00
Expenses of annual meeting	3,755 00
Supplies bought	655 70
Travelling expenses	52 55
Rent, light, heat and taxes	1,033 20
Salaries, officers, auditors	4,746 81
Clerk hire	3,151 53
Medical Examiner—salary and expenses	505 60
Official journal	1,941 21
Printing, stationery and advertising	867 66
Postage, telegrams and express	552 10
Premiums for guarantee of lodge officers	81 00
Other management expenses (detailed in memo.)	386 54
Total expenses of management	$29,812 46

(b) *Miscellaneous Expenditure.*

Endowment benefits	56,955 00
Life insurance claims other than endowments	333,723 40
Sick benefits	3,836 00
Total disability benefits	5,320 00
Grand totals	$429,646 86

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

James A. Minnis, President.....Kingston.
John O. Donogh, Vice-President .....Toronto.
R. Meek, Secretary-Treasurer .....Kingston

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	26,953	32,153,250 00
Add contracts taken during 1912, new or renewed	2,465	2,637,250 00
Add amount by which various certificates were increased during 1912		42,500 00
Gross number and amount of contracts on foot at any time during 1912	29,418	34,833,000 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912	218	279,500 00		
Contracts lapsed in 1912	1,068	1,142,500 00		
Contracts cancelled in 1912	11	7,000 00		
Contracts surrendered in 1912	6	5,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1912		5,500 00		
Total deductions extended	1,303	1,440,000 00	1,303	1,440,000 00
Net contracts on foot at 31st December, 1912			28,115	33,393,000 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. Assets.

Cash value of bonds, debentures, etc.	$993,394 74
Cash on hand	81 13
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont.	68,040 70
Montreal Bank, Kingston, Ont.	12,611 40
Montreal Bank, Port Hope	5,892 22
Quebec Bank, Quebec	5,000 00
Dues and assessments called, but not yet payable	65,371 36
All other assets	6,089 09
Total assets	$1,156,480 64

VI. Liabilities.

Amount of claims admitted by Society	$38,500 00
Total liabilities	$38,500 00

VII. Miscellaneous.

Actions instituted against the Society in 1912. None.

Six assessments were made during 1912, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by book form of Membership and Insurances; Registry of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1912: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1912.

Certain changes were made, during 1912, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, $10,000.

Number of members in Ontario at 31st December, 1912, 16,562.

Number of certificate holders in Ontario, at 31st December, 1912, 16,562.

Number of members in Ontario who died during 1912, 129.

Amount of insurance in force in Ontario at 31st December, 1912, $19,420,000.00.

Amount of death benefits paid to Ontario members during 1912, $163,633.16.

Amount of disability benefits paid to Ontario members during 1912, $2,500.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $35,861.34.

Cash received during 1912 from:

Application fees	$900 00
Assessments	390,628 72
Per capita and levies	19,021 88
Interest and dividends	42,817 30
All other sources	1,341 82
Repayment of investments (not extended), $19,228.29.	
Total cash receipts	$454,709 72

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Commission	8,182 51
Law costs	428 45
Registration (Ontario, $25)	145 00
Annual meeting	1,259 20
Supplies bought	883 23
Travelling expenses	4,411 16
Rent, light, heat and taxes	1,008 70
Salaries, officers' and auditors' fees	10,734 34
Medical Examiners' salary and expenses	1,131 39
Printing, stationery and advertising	1,597 49
Postage, telegrams, telephone and express	1,840 60
Premium for guarantee of lodge officers	317 92
Commissions on collections of assessments	25,492 10
Commissions on fees	761 05
Commission on tax	1,244 58
Canadian Fraternal Association	60 00
British Columbia Board	151 10
Manitoba Board	250 00
Other management expenses (detailed in memo.)	1,017 26
Total expenses of management	$61,016 08

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	271,390 81
Total disability benefits	2,500 00
Expenditure other than foregoing	1,222 54
Investments (not extended), $105,548.09.	
Total expenditure	$336,129 43

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 23rd December, 1879.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. A. Stewart, High Chief Ranger.....Perth, Ont.
J. A. A. Brodeur, High Vice-Chief Ranger .....Montreal, Que.
Alf. P. VanSomeren, High Secretary .....Brantford, Ont.
Robert Elliott, High Treasurer .....Brantford, Ont.

J. A. Stewart.....		Perth, Ont.
J. A. A. Brodeur....		Montreal, Que.
W. M. Couper.....		Montreal, Que.
H. J. Stevenson....	.....Elected Members.....	Toronto, Ont.
R. T. Kemp.....		Listowel, Ont.
A. R. Galpin.....		London, Ont.
F. H. Davidson		Winnipeg, Man.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, $86,978,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof: None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1911			83,126	82,797,000 00
Add contracts taken during 1912, new or renewed.....			9,028	8,517,500 00
Gross number and amount of contracts on foot at any time during 1912			92,154	91,314,500 00
Deductions:				
		$ c.		
Contracts matured in 1912.....	506	508,951 19		
Contracts lapsed and cancelled in 1912.	4,112	3,827,048 81		
Total deductions extended.....	4,618	4,336,000 00	4,618	4,336,000 00
Net contracts in force 31st December, 1912.....			87,536	86,978,500 00

III. Funeral Benefits.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1912, 57,202.

Number of members of the Society who died during 1912, 506.

The total amount of Funeral Benefits paid in 1912, High Court, $9,540.00; Subordinate Courts, $2,279.80.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1912, was: High Court, $297,466.87; Subordinate Courts, $198,260.73.

IV. Sick Benefits.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1912, 6,840.

Total amount of Sick Benefits paid in 1912, High Courts, $156,994.30; Subordinate Courts, $22,102.45.

Number of weeks' sickness experienced in 1912, 36,173.

Amount paid for medical attendance during 1912, $7,294.73.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1912. See under Funeral Benefits.

V. Assets.

Cash value of real estate (office premises)		$12,000 00
Cash value of bonds, debentures and other securities, as per list enclosed		4,219,569 48
Actual cash on hand, as per audit statement 31st December, 1912	$198,260 73	
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Union Bank, Saskatoon, Sask.		$15,000 00
Union Bank, Saskatoon, Sask.		20,000 00
Standard Bank, Brantford (current account)		10,228 25
Standard Bank, Brantford (current account)		11,624 34
Union Bank, Winnipeg (current account)		4,145 28
Union Bank, Winnipeg (current account)		1,875 73
Royal Bank, Quebec		5,000 00
Standard Bank of Canada, Brantford (general fund account)		16,332 30
Interest due and accrued		74,465 84
Total Life Insurance Fund (not extended)	$4,058,626 47	
Total Sick and Funeral Fund (not extended)	303,282 45	
Amount of all other assets		14,742 19
Total assets		$4,404,983 41

VI. Liabilities.

Amount of claims admitted	$24,500 00
Amount of all other liabilities	2,571 93
Total liabilities	$27,071 93

VII. Miscellaneous.

No actions or proceedings were instituted by or against the Society during 1912.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1912, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1912, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1912 were as follows: W. L. Roberts, Brantford; J. P. Hoag, London, Ont.; A. Shultis, Brantford, Ont.

Certain changes were made during 1912 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, $60,000; High Court Treasurer's bond, $75,000.

Number of certificate holders in Ontario at 31st December, 1912, 46,278.

Amount of insurance in force in Ontario at 31st December, 1912, $46,090,000.00,

Number of members in Ontario who died during 1912, 283.

Amount of death benefits paid to Ontario members during 1912, $290,518.93.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $3,789,097.61.

	High Court.	District High Court.	Subordinate Courts.
Cash received during 1912:			
Application and initiation fees	.....	.....	$13,554 46
Dues	.....	.....	181,600 52
Assessments	$927,529 42	.....	.....
Capitation tax	103,264 66	10,258 45	.....
Fees	17,519 65	2,129 75	.....
Supplies sold	2,364 72	499 39	.....
Premiums for guarantee bonds	2,834 50	335 00	.....
Interest	179,971 30	95 39	.....
Other sources	5,308 43	1,114 20	81,104 30
Cash, received from investments (not extended), $154,312.85.			
Totals	$1,238,792 68	$14,432 18	$276,259 28

IX. Cash Expenditure.

(a) *Expenses of Management.*

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1912 for:			
Capitation tax and Bond fees Dist. High Court	.....	$4,335 00	.....
Office expenses District High Court.....	.....	541 88	.....
Organization expenses	$51,891 79	4,198 75	.....
Law costs	685 31	.....	.....
Grants	2,645 00	200 00	.....
Registration fees	215 00	.....	.....
Executive Committee	1,359 70	55 35	.....
Interest and Exchange	927 92	.....	.....
Expenses of High Court and District High Court Meetings	1,811 43	1,239 85	.....
Supplies bought	2,059 92	196 57	.....
Travelling expenses	1,327 34	.....	.....
Rent, light, heat, taxes and water rates	766 99	358 00	.....
Managing officers' salaries and officers' and auditors' fees	7,247 34	2,260 00	.....
Medical Board expenses	3,616 33	338 25	.....
Clerk hire	11,829 14	550 00	.....
Official Journal	6,259 19	.....	.....
Printing (other than official journal), books, stationery and advertising	6,836 38	616 95	.....
Postage, telegrams, etc.	3,504 45	.....	.....
Guarantee of officers	963 30	.....	.....
Other management expenses in memo.....	17,574 29	142 25	.....
Total expenses of management.....	$121,520 82	$15,032 85	.....

(b) *Miscellaneous Expenditure.*

Life insurance claims	508,951 19	.....	.....
Funeral benefits	9,540 00	.....	2,279 80
Sick benefits	156,994 30	.....	22,102 45
Medical attendance	.....	.....	7,294 73
Expenditure other than foregoing	509 60	.....	220,600 37
Cash paid for investments (not extended), $655,791.78.			
Total expenditure	$797,515 91	$15,032 85	$252,277 35

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Dr. Adam Thomson, Grand Master.....**Galt.**
William Irwin, Past Grand Master .....St. Thomas.
C. H. Denton, Deputy Grand Master ..... Tillsonburg.
Robert Fleming, Grand Secretary.....72 Queen W., Toronto.
W. H. Shaw, Grand Treasurer .....Yonge St., Toronto.
N. A. Lewis, Grand Lodge Representative.....Trenton.
C. H. Bamfylde, Grand Lodge Representative .....Hamilton.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or Funeral benefits in force 31st December, 1912.....$2,692,276 73

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1911	79	$ c 24,000 00
Gross number and amount of contracts on foot at any time during 1912	79	24,000 00
Deductions:	Number.	Amount.
Contracts matured in 1912.....	4	$ 800 00
Contracts surrendered in 1912.....	1	200 00
Contracts cancelled in 1912.....	19	4,800 00
Total deductions extended.....	24	5,800 00
Net endowment contracts on foot 31st December, 1912	55	18,200 00

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		$ c.
Net contracts in force 31st December, 1911	3,842	2,703,191 22
Add contracts taken in 1912, new or renewed	391	223,000 00
Gross number and amount of contracts on foot at any time during 1912	4,233	2,926,191 22

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912	32	24,824 49		
Contracts lapsed, surrendered or cancelled in 1912	355	207,090 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1912		2.000 00		
Total deductions extended	387	233,914 49	387	233,914 49
Net contracts on foot 31st December, 1912			3,846	2,692,276 73

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge. Total membership of subordinate bodies, at 31st December, 1912, 3,846.

Thirty-six members died during 1912, and the amount of funeral benefits paid was $1,440.00.

Twenty-eight members' wives died in 1912, and the amount of funeral benefits paid in 1912, was $560.00.

Total cash standing to credit of Funeral Fund, 31st December, 1912, $261.94.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1912: Grand Body, 10; Subordinates, 343.

The total amount of benefits paid in 1912: Grand Body, $276.82; Subordinates, $5,692.69.

Number of weeks' sickness experienced in 1912: Grand Body, 72; Subordinates, 902½.

The total amount paid for medical attendance was $2,180.06.

Total cash standing to credit of Sick Fund; Grand Body, $1,703.93.

V. Assets.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	$11,000 00	$4,340 00
Cash value of bonds, debentures and securities	99,318 12	98 64
Cash on hand	4 53	.....
Cash on deposit to the Society's credit, not drawn against, as follows:		

In Imperial Bank, Queen and Yonge Streets, Toronto		17,890 62	17,205 47
Dues and assessments due and unpaid		3,524 19	1,528 05
Interest due and accrued on mortgages		595 16	79 39
Interest due and accrued on bonds, debentures and securities		1,844 66	.....
Total assets of Life Insurance Fund (not extended)	$134,766 17		
Total assets of Sick and Funeral Fund (not extended)	1,965 87		
Total assets of Guarantee Fund (not extended)	500 00		
All other assets		2,342 73	8,348 94
		$136,520 01	$31,600 49

VI. Liabilities.

Amount of claims admitted	$200 00	.....
Amount of claims supposed or reported or unadjusted	2,000 00	.....
Amount of claims resisted	500 00	.....
Amount of other liabilities	.....	1,188 43
Total liabilities	$2,700 00	$1,188 43

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1912. None.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1912.

The Society's books were duly audited.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited February 4th, 1913.

Names and post office addresses of the auditors for 1912 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

Certain changes were, during 1912, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, $2,000.00.

Amount of bond of Grand Treasurer, $2,000.00.

Number of members in Ontario, 3,729.

Number of certificate holders in Ontario at 31st December, 1912, 3,560.

Amount of insurance in force in Ontario at 31st December, 1912, $2,522,045.00.

Number of members in Ontario who died during 1912, 33.

Amount of death benefits paid to Ontario members during 1912, $26,824.49.

Amount of disability benefits paid to Ontario members during 1912, $2,000.00.

Amount of endowment benefits paid to Ontario members during 1912, $800.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), Grand Body, $15,634.62.

	Grand Body.	Subordinate Bodies.
Cash received, during 1912, from:		
Initiation fees	.....	$818 06
Registration fees	$520 00	54 50

Assessments (premiums)	40,767 35	22,673 45
Per capita tax and levies	9,389 59	.....
Degrees and cards	.....	46 70
Supplies sold	29 53	.....
Rent	.....	826 37
Interest	6,729 64	310 76

	Grand Body.	Subordinate Bodies.
Premiums for guarantee	192 00	.....
All other sources	2,580 00	726 99
Charter fees	100 00	.....
From investments, $5,800.00.		
Total receipts	$60,308 71	$25,456 83

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:		
Commission and organization	$3,356 00	.....
Law costs	146 18	.....
Registration fees	35 00	.....
Interest	1,728 99	.....
Expenses of meeting	741 25	.....
Supplies bought	261 82	.....
Travelling expenses	488 30	.....
Rent, light, heat and taxes	567 73	$1,733 20
Salaries, officers' and auditors' fees	2,400 00	.....
Clerk hire	1,364 30	2,122 97
Medical Examiner's salary	400 00	.....
Official journal of proceedings	912 52	.....
Printing, stationery and advertising	133 70	.....
Postage, telegrams and express	334 33	.....
Premium for guarantee	16 00	.....
Other expenses (memo. enclosed)	80 50	.....
Total expenses of management	$12,966 62	$3,856 17

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than management	.....	9,372 07
Endowments	800 00	.....
Life insurance claims	24,824 49	.....
Funeral benefits	2,000 00	.....
Sick benefits	276 82	5,692 69
Disability benefits	2,000 00	.....
Gratuities to distressed members	.....	2,180 06
Other expenditure	34 44	3,761 30
Cash paid for investments (not extended), $20,945.81.		
Total expenditure	$42,902 37	$24,862 29

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society, at the 31st December, 1912, were as follows:

E. A. Miller, Supreme President ..... Aylmer.
W. H. Randall, Supreme Vice-President ..... Toronto.
T. Ferguson, Past Supreme President ..... West Toronto.
John W. Carter, Supreme Secretary ..... Toronto.
C. Meech, Supreme Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1912, $4,619,150.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1911			4,977	4,756,450 00
Contracts taken during 1912			198	162,675 00
Add amount by which various certificates were increased during 1912				1,000 00
Gross number and amount on foot at any time during 1912			5,175	4,920,125 00
Deductions:				
		$ c.		
Contracts matured in 1912	45	44,900 00		
Contracts lapsed in 1912	98	93,500 00		
Amount by which various certificates still on foot were reduced		162,575 00		
Total deductions extended	143	300,975 00	143	300,975 00
Net contracts on foot 31st December, 1912			5,032	4,619,150 00
Number of certificate holders				4,481

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 32,449; juveniles, 1,924.

Number of members of the Society who died during 1912, 228.

The total amount of funeral benefits paid in 1912 was $22,400.00.

Number of members' wives who died during 1912, 125, and the amount paid in respect thereof was $6,050.00.

Number of members' children who died during 1912, 24; amount paid in respect thereof was $345.00.

Number of juvenile members who died during 1912, 1; amount paid in respect thereof, $10.00.

Total cash standing to credit of juvenile funeral benefit fund at 31st December, 1912, $3,017.78.

The total amount of cash standing to credit of fund at 31st December, 1912, was $33,479.20.

IV. Sick Benefits.

Number of members who received sick benefits during 1912, 3,411.

The total amount of benefits paid during 1912: Supreme body, nil; Subordinate bodies, $48,125.41; Juvenile branch, $983.70.

Number of weeks' sickness experienced in 1912 was 16,916.

Amount paid for medical attendance during 1912 was: Subordinate bodies, $37,603.35; Juvenile branch, $1,427.91.

Total amount of cash standing to credit of fund at 31st December, 1912: Subordinate bodies, $235,681.36; Juvenile branch, $8,891.51.

V. Assets.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate	$37,474 93	.....	.....
Cash value of mortgages	15,600 00	.....	.....
Actual cash on hand 31st December, 1912	123 67	$6,068 10	618 70
Cash deposit in the following banks:			
Imperial Bank, Toronto, and Victoria Loan and Savings Company (Lindsay)	94,855 84	.....	.....

Sundry banks, sundry places	.....	229,613 26	8,272 81
Interest due and accrued	1,069 31	.....	.....
Total assets, Insurance Fund (not extended) $72,060 93			
Total assets, Sick Fund 235,681 36			
Total assets, Guarantee Fund 4,968 57			
Total assets, General Fund 48,559 16			
Total assets, Funeral Fund 36,496 98			
Aggregate of all other assets	12,549 22	.....	.....
Total assets	$161,672 97	$235,681 36	$8,891 51

VI. Liabilities.

Amounts of claims admitted by the Society.....	$2,000 00	.....	.....
Amount of other liabilities	.....	$3,396 35	$119 57
Total liabilities	$2,000 00	$3,396 35	$119 57

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1912.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1912, payable first of each month.

The books and accounts were duly audited 31st January, 1913.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

Certain changes were made in relation to the management of the Society with respect to the constitution during 1912.

Numbers of members in Ontario, 26,574.

Number of certificate holders in Ontario, 3,911.

Amount of insurance in force in Ontario at 31st December, 1912, $4,058,950.

Number of members in Ontario who died during 1912, 35.

Amount of insurance benefits paid to Ontario members in 1912, $35,400.00.

Amount of disability benefits paid to Ontario members in 1912, $1,000.00.

Amount of funeral benefits paid to Ontario members during 1912, $16,300.00.

Amount of bond of Grand Secretary, $3,000.

Amount of bond of Grand Treasurer, $1,000.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), Supreme Lodge, $80,116.56.

Juvenile and Subordinate, $216,052.98.

Cash received during 1912 from:

	Supreme Body.
Registration (F. Ben.)	$2,801 30
Dues	119 42
Assessments: Funeral and Beneficiary	75,345 47
Per capita tax and levies	26,593 29
Charter fees	223 85
Supplies sold	6,113 71
Interest	2,876 95
Premiums for guarantee of lodge officers	371 17

Rent	4,526 70
All other sources	4,710 52
Cash received from investments, $100.	
Total receipts	$123,682 38

Receipts by Subordinate branches, $212,636.42.
Receipts by Juvenile branches, $4,911.52.

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1912 for:			
Commission	$2,644 40	.....	.....
Law costs	206 00	.....	.....
Registration fees	145 10	.....	.....
Expenses of meeting	706 49	.....	.....
Supplies bought	5,122 55	.....	.....
Travelling expenses	642 08	.....	.....
Rent, light, heat and taxes	3,067 55	.....	.....
Managing officers' salary and expenses	3,210 00	.....	.....
Medical examiner's fees	111 00	.....	.....
Clerk hire	2,428 00	.....	.....
Official Journal	2,940 00	.....	.....
Printing, stationery and advertising	1,221 22	.....	.....
Postage telegrams and express	1,184 22	.....	.....
Premiums for guarantee of lodge officers	16 00	.....	.....
Other management expenses	366 27	.....	.....
Total expenses of management	$24,010 88	$108,189 89	$1,752 00

(b) *Miscellaneous Expenditure.*

Life insurance payments	44,900 00	.....	.....
Funeral benefits	28,805 00	.....	.....
Sick benefits	30 00	48,125 41	983 70
Medical attendance	.....	37,603 35	1,427 91
Total disability benefits	1,000 00	.....	.....
Expenditures other than foregoing	10,073 55	.....	.....
Investments (not extended), $3,650.00.			
Total expenditure	$108,819 43	$193,918 65	$4,163 61

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

F. S. Mearns, Grand Chief..... Toronto.
A. C. Gordon, Grand Chieftain ..... Toronto.
Alexander Hay, Grand Treasurer..... Toronto.
Donald M. Robertson, Grand Secretary, 54 Canada Life Bldg..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits, $5,236,387.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1911			7,014	5,381,637 00
Add contracts taken during 1912			458	244,750 00
Gross number and amount of contracts on foot at any time during 1912			7,472	5,626,387 00
Deductions:				
Contracts matured in 1912	104	84,250 00		
Contracts lapsed in 1912				
Contracts surrendered in 1912	524	305,750 00		
Contracts cancelled in 1912				
Total deductions extended	628	390,000 00	628	390,000 00
Net contracts on foot 31st December, 1912			6,844	5,236,387 00

III. Funeral Benefits.

Funeral benefits (if any) are undertaken by the subordinate camps.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.
Number of members who received sick benefits in 1912, 56.
Total amount of benefits paid in 1912, in respect of sick members, $653.28.
Number of weeks' sickness experienced during 1912, 1,172.
Total amount of cash standing to credit of fund, $3,444.99.

V. Assets.

Cash value of mortgages and bonds	$27,500 00
Cash value of debentures, etc.	384,410 75
Cash on hand	3,670 75
Cash on deposit, Bank of Hamilton, Toronto	36,864 48
Imperial Bank, Toronto	2,753 19
Royal Bank, Ingersoll	5,466 43
Royal Bank, Toronto	2,834 91
Bank of Hamilton, Toronto (Sick Benefit Fund)	3,429 45
Deposit with Quebec Government	5,000 00
All other	1,125 00
	$473,054 96
Less outstanding cheque	1,161 62
Total assets	$471,893 34

VI. Liabilities.

Amount of claims admitted	$17,750 00
Total liabilities	$17,750 00

VII. Miscellaneous.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1912, payable on the 1st day of each month.

The Society's accounts were audited 9th and 10th January, 1913. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; Ledger.

The names and post office addresses of the auditors of accounts for 1912 were: A. D. McIntyre, Deseronto, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, $6,000.

Amount of bond of Grand Treasurer, none.

No changes were made, during 1912, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1912, 6,166.

Number of members in Ontario who died during 1912, 92.

Amount of death benefits paid to Ontario members during 1912, $75,000.00.

Amount of insurance in force in Ontario, 31st December, 1912, $4,719,137.00.

VIII. Cash Receipts.

Cash balance from 1911, $427,726.80.

	Grand Camp.	Subordinate Camps.
Cash received during 1912 from:		
Organizing	$220 00	.....
Initiation fees	.....	$324 00
Dues	.....	16,456 19
Assessments (sick benefit)	1,489 26	1,692 45
Assessments (insurance)	90,313 15	89,201 57
Per capita tax	12,474 24	.....
Certificates	.....	239 00
Supplies sold	986 67	.....
Interest	20,489 91	.....
All other	.....	4,305 59
Total cash receipts	$125,973 23	$112,218 80

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Camp.	Subordinate Camps.
Cash paid during 1912 for:		
Commission and organizing	$585 00	$209 80
Per capita tax	.....	12,166 62
Taxes	45 83	.....
Law costs	195 04	.....
Registration fees	235 00	.....
Fraternal Association fee	45 00	.....
Interest and discount	188 14	.....
Guarantee bond Grand Secretary	30 00	.....
Supplies bought	157 87	2,356 07
Travelling expenses	77 95	.....
Medical Examiner's salary and expenses	416 31	.....
Salaries, officers', committees' and auditors' fees	1,814 88	.....
Clerk hire	1,200 00	.....
Postage, telegrams and express	228 33	.....
Rebate to Camps	20 40	.....
Printing, stationery, etc.	416 00	.....
Total expenses of management	$5,655 75	$14,732 49

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	76,537 43	.....
Rebates to Camps (assessment account)	69 05	.....
Sick benefits	653 28	1,401 74
Rebates (sick benefit account)	16 18	.....
Expenditure other than foregoing	.....	5,166 79
Total expenditure	$82,931 69	$21,301 02

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 10 Benti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Lt.-Col. J. H. Scott, K.C., President ..... Walkerton.
J. S. Leighton, Secretary ..... Toronto.
W. J. Parkhill, Treasurer ..... Midland.
W. D. McPherson, K.C., Executive ..... Toronto.
Frank Somers, Executive ..... Toronto.
John McMillan, Executive ..... Toronto
H. C. Hocken, Executive ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1912			5,332	5,218,000 00
Add contracts taken during 1912, new or renewed			1,314	1,168,000 00
Gross number and amount of contracts on foot at any time during 1912			6,646	6,386,000 00
Deductions:				
		$ c.		
Contracts matured in 1912	66	65,500 00		
Contracts lapsed in 1912	797	725,000 00		
Total deductions carried out	863	790,500 00	863	790,500 00
Net contracts on foot at 31st December, 1912			5,733	5,595,500 00
Number of certificate holders in good standing at 31st December, 1912			5,783	5,595,500 00
Temporarily suspended			314	292,500 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1912.—No information.

IV. Sick Benefits.

Sick benefits are undertaken by the Primary Lodges.

V. Assets.

Cash value of bonds, debentures, etc.	$22,770 13
Cash in Secretary's hands	399 85
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	13.202 99
Interest due and accrued	2,732 47
Total assets	$39,105 44

Liabilities.—None.

VII. Miscellaneous.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1912, and were payable at the close of each and every month.

The Society's accounts were duly audited on January 14th, 1913.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, and Bank Book.

Names and post office addresses of the auditors for 1912 were as follows: John H. Delamere, Minden, and Joseph E. Thompson, Toronto.

No changes were, during 1912, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary's bond, $2,000; Treasurer's bond, $2,000.

Number of certificate holders in Ontario. 3,994.

Amount of insurance in force in Ontario, 31st December, 1912, 3,840,000.00.

Number of members in Ontario who died during 1912, 50.

Amount of death benefits paid to Ontario members during 1912, $47,174.22.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $16,422.38.

Cash received during 1912, from:

Application fees	$1,683 00
Dues	6,782 00
Assessments	69,986 95
Interest	26,093 11
Other sources	42 00
Total receipts	$104,587 06

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Commission and organization expenses	$10,596 83
Law costs	90 00
Registration fees	130 25
Supplies bought	213 90
Travelling expenses	259 75
Rent, light heat and taxes	567 93
Salaries, officers' and auditors' fees	2,150 00
Medical examiner's salary and expenses	294 00
Clerk hire	2,496 00
Printing, stationery and advertising	1,258 85
Postage, telegrams and express	662 27
Premiums for guarantee	10 00
Total expenses of management	$18,729 78

(b) *Miscellaneous Expenditure.*

Life insurance claims	63,174 22
Total expenditure	$81,904 00

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

F. T. McFadden, Supreme Regent ..... Richmond, Va.
Frank B. Wickersham, Supreme Vice-Regent ..... Harrisburg, Pa.
Alfred T. Turner, Supreme Secretary ..... Boston, Mass.
A. S. Robinson, Supreme Treasurer ..... St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1912, $482,516,803.4.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	248,888	487,992,345 80
Add contracts taken during 1912 new and renewed	16,189	19,742,000 00
Add amount by which various certificates were increased during 1912	....	928,000 00
Gross number and amount of contracts on foot at any time during 1912	265,077	508,662,345 80

	Number.	Amount.		
Deductions:		$ c.		
Contracts matured in 1912	3,650	8,164,059 59		
Contracts lapsed in 1912	11,113	15,700,669 23		
Add to above deductions the amount by which various certificates still on foot were reduced during 1912	....	2,280,813 54		
Total deductions extended	14,763	26,145,542 36	14,763	26,145,542 36
Net contracts on foot at 31st December, 1912			250,314	482,516,803 44

V. Assets.

Cash value of real estate, less incumbrances		45,000 00
Cash value of bonds, etc.		5,575,154 00
Cash on deposit to Society's credit, not drawn against, in the following banks:	W. & O. B. Fund.	
American National Bank, Atlanta, Ga.	$10,996 21	
The American National Bank, Wilmington. N.C.	14,321 19	
Boston Safe Deposit & Trust, Boston	19,530 79	
National Shawmut Bank, Boston	20,021 92	
National Exchange Bank, Baltimore	21,442 19	
Mechanics Bank, Brooklyn	25,204 91	
Central National Bank, Cleveland	18,971 03	
First National Bank, Chicago	26,942 91	
Merchants Loan & Trust Company, Chicago	19,980 95	
People's State Bank, Detroit	18.256 02	
The Bank of Toronto, Montreal	16,471 27	
First National Bank, Minneapolis	13,128 67	
First National Bank, New York	32,055 50	
Garfield National Bank, New York	22,562 58	
Corn Exchange Bank, New York	26,698 75	
Market & Fulton National Bank, New York	25,729 82	
Central National Bank, Philadelphia	27,025 03	
Federal National Bank. Pittsburg, Pa.	21,674 27	
First National Bank, Richmond, Va.	12,856 39	
Mechanics-American National Bank, St. Louis	25,570 47	
Merchants-Laclede National Bank, St. Louis	24,202 55	
The Bank of Toronto, Toronto, Ont.	17,296 13	
Broad Street National Bank, Trenton, N.J.	16,304 58	
First National Bank, Utica, N.Y.	23,773 70	
The National Bank of Westfield, N.Y.	23.843 61	
Wells Fargo Nevada National Bank, San Francisco, Cal.	20,142 73	
Slater Trust Company, Pawtucket, R.I.	19,727 71	
State Bank of Evanston, Evanston, Ill.	21,543 11	
Chambersburg Trust Company, Chambersburg. Pa.	9,552 09	
Total		$595,827 08

	General Fund.	
National Shawmut Bank, Boston	$3,480 08	
Merchants Loan & Trust Company, Chicago	4,188 01	
Central National Bank, Cleveland	3,933 37	
People's State Bank, Detroit	4,558 88	
The Bank of Toronto, Montreal	4,834 82	
Garfield National Bank, New York	2,966 17	
Central National Bank, Philadelphia	4,550 78	
Federal National Bank, Pittsburg, Pa.	3,449 37	
Mechanics-American National Bank, St. Louis	4,668 26	
The Bank of Toronto, Toronto, Ont.	4,583 18	
Broad Street National Bank, Trenton, N.J.	3,378 97	
First National Bank, Utica, N.Y.	2,834 73	
The National Bank of Westfield, N.Y.	6,664 87	
		54,091 49
Contingent Fund of Supreme Officers		8,000 00

Advance assessments		5 98
Emergency Fund		130,563 51
Provincial Treasurer, Quebec		5,000 00
Dues and assessments due and unpaid		752,056 75
Interest due and accrued on bonds		82,412 71
Interest due and accrued on bank balances and deposits		1,582 62
Total assets of Life Insurance Fund (not extended)	$1,249,350 80	
Total assets of Emergency Fund	5,726,270 22	
Total assets of General and other funds (not extended)	288,556 29	
All other assets		14,483 17
Total assets		$7,264,177 31

VI. Liabilities.

Amount of claims admitted	$70,572 16
Amount of claims supposed or reported or unadjusted	607,387 54
Amount of claims resisted (Classes D and E)	35,000 00
All other liabilities	1,080 55
Total liabilities	$714,040 25

VII. Miscellaneous.

One action was instituted against the Society in Ontario during 1912: U. A. Buchner, et al. *vs.* Supreme Council Royal Arcanum. Money paid into court.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1912.

The accounts and books of the Society were audited for the year 1912.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1912: W. C. Shurtleff, Chicago, Ill.; L. J. Meiser, St. Louis; Charles J. Taylor, Baltimore, Md.

No changes were, during 1912, made in the organization and management of the Society.

No changes were, during 1912, made in the constitution and rules, in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, $20,000.00.

Amount of bond of Supreme Treasurer, $100,000.00.

Number of certificate holders in Ontario at 31st December, 1912, 3,026.

Amount of insurance in force in Ontario at 31st December, 1912, $6,208,480.36.

Number of members in Ontario who died in 1912, 64.

Amount of death benefits paid to Ontario members during 1912, $139,710.43.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $773,409.03.

Cash received during 1912 from:

Dues	$200,387 20
Assessments	7,858,356 38
Fines	604 30
Degrees and cards	18 00

Supplies sold		1,843 29
Interest and dividends		252,756 99
All other sources		7,091 03
Cash received from repayment of loans or investments (not extended)	$62,000 00	
Total cash receipts		$8,321,057 19

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:		
Commission and organization expenses		$27,010 08
Law costs		4,920 98
Registration fees, insurance departments		663 50
Investigating claims		1,616 36
Expenses annual meeting		20,812 99
Supplies bought		328 01
Travelling expenses		6,184 89
Rent, light, heat and taxes		7,048 04
Salaries, officers' and auditors' fees		29,250 00
Medical examiner		4,500 00
Clerk hire		55,640 82
Official Journal		22,314 69
Printing, stationery and advertising		14,424 85
Postage, telegrams and express		6,159 69
Other management expenses (detailed in memo.)		11,098 56
Total expenses of management		$211,973 46

(b) *Miscellaneous Expenditure.*

Life Insurance claims		8,151,004 70
Total expenditure		$8,362,978 16

THE KNIGHTS OF THE MACCABEES OF THE WORLD.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883, incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Daniel P. Markey, Supreme Commander .....Detroit.
L. E. Sisler, Supreme Record Keeper .....Detroit.
J. B. McDannell, Trustee .....Buffalo.
James F. Downer, Trustee .....Chicago.
W. E. Blaney, Trustee .....Pittsburg, Pa.
R. B. Anderson, Trustee .....St. Louis, Mo.
S. W. Trussler, Trustee .....Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	271,784	333,665,582 21
Add contracts taken during 1912, new or renewed	34,426	37,037,500 00
Gross number and amount of contracts on foot at any time during 1912	306,210	370,703,082 21

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912 (Deaths)	2,740	3,711,475 82		
Contracts lapsed in 1912	32,063	35,019,560 81		
Total deductions extended	34,803	38,731,036 63	34,803	38,731,036 63
Net contracts on foot at 31st December, 1912			271,407	331,972,045 58

III. Funeral Benefits.

Total membership of Sick and Accident Fund at 31st December, 1912, was 13,815.

Number of members who died during 1912, 80.

Total amount of funeral benefits paid during 1912, $4,050.00.

IV. Sick Benefits.

Number of members who received sick and accidental benefits in 1912, 3,409.

Total amount of benefits paid, $75,476.00.

Number of weeks' sickness experienced during 1912, 13,517.

Total amount of cash standing to credit of benefits fund, 31st December, 1912, $39,849.00.

V. Assets.

Cash value of real estate		$125,000 00
Bonds, etc.		10,564,878 71
Actual cash on hand, 31st December, 1912		1,225 00
Cash on deposit to the Society's credit, not drawn against, in the following banks:		
First National Bank, New York		47,611 89
First National Bank, Detroit		302,704 31
Citizens' Commercial and Savings Bank, Flint (Commercial Account)		150 00
Citizens' Commercial and Savings Bank, Flint (Certificate of Deposit)		15,000 00
Industrial Savings Bank, Flint		27,000 00
Bank of Toronto, Toronto, Ont.		9,727 35
Southern Trust Co., Little Rock, Ark. (Certificate of Deposit)		10,000 00
Commercial National Bank, Charlotte, N.C. (Certificate of Deposit)		1,000 00
People's State Bank, Detroit, Mich. (Certificate of Deposit)		10,000 00
Home Savings Bank, Detroit, Mich. (Certificate of Deposit)		10,000 00
National Bank of Commerce, Detroit, Mich. (Certificate of Deposit)		10,000 00
Dime Savings Bank, Detroit, Mich. (Certificate of Deposit)		10,000 00
Central Savings Bank, Detroit, Mich. (Certificate of Deposit)		10,000 00
Columbia National Bank, Buffalo, N.Y. (Certificate of Deposit)		25,000 00
Fort Dearborn National Bank, Chicago, Ill. (Certificate of Deposit)		25,000 00
Liberty Savings Bank, Pittsburgh, Pa. (Certificate of Deposit)		25,000 00
First Trust and Savings Bank, Oakland, Cal.		4,157 87
Industrial Savings Bank, Flint		27,000 00
International Banking Corporation, San Francisco, Cal.		2,080 80
National Bank, Oakland, Cal.		1,515 00
Insurance Depts., Ontario and Quebec (Certificates of Deposit)		10,000 00
First National Bank, Oakland, Cal.		1,412 49
Industrial Savings Bank, Flint		16 59
Dues and assessments, due and unpaid on certificates in force (estimated)		349,000 00
Interest due and accrued		215,313 11
Total assets of Relief Fund No. 2 (not extended)	$3,076 44	
Total assets Life Benefit Fund (not extended)	502,190 36	
Total assets Sick and Accident Fund (not extended)	39,849 00	
Total assets General Fund (not extended)	96,118 91	
Total assets Emergency Fund (not extended)	10,582,459 77	
Total assets Relief Fund No. 1 (not extended)	42,366 59	
All other assets (Furniture and Fixtures)		16,915 37
Total assets		$11,829,708 49

VI. Liabilities.

Amount of claims admitted by Society	$163,877 75
Amount of claims supposed or reported	118,750 00
Amount of claims resisted	22,892 00
Amount of sick and accident claims due and unpaid 31st December, 1912.	676 00
Present value of deferred liability claims, payable in instalments	646,195 62
Amount of other liabilities	17,527 00
Total liabilities	$969,918 37

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in 1912.—None.

Assessments were made monthly in 1912.

Twelve assessments were made during the year 1912, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July, and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1912: Supreme Auditors—J. E. Dewey, Buffalo, N.Y.; M. G. Raub, Bradford, Pa.; J. F. Rall, Cedar Rapids, Ia.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1912, in relation to insurance certificates or benefits.

No changes were, during 1912, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, $75,000.00.

Number of members in Ontario at 31st December, 1912; 10,820.

Number of certificate holders in Ontario, 31st December, 1912, 10,640.

Amount of insurance in force at 31st December, 1912, $10,840,000.00.

Number of members in Ontario who died during 1912, 92.

Amount of death benefits paid to Ontario members during 1912, $121,367.44.

Amount of disability benefits paid to Ontario members during 1912, $27,874.78.

VIII. Cash Receipts.

Cash balances from 1911 (not extended), $10,631,021.57.

Cash received during 1912:

Certificate fees	$2,835 10
Assessments	4,487,419 60

Per capita tax	344,211 40
Supplies sold	7,113 55
Rent	5,125 00
Interest	524,390 25
Official publication	3,361 56
All other sources	2,883 80
Total receipts	$5,377,340 26

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Per capita tax, etc.	$289,662 98
Commission and organization expenses	218,956 25
Law costs	2,058 15
Registration fees	1,614 75
Investigation of claims	9,685 32
Expenses of meeting	70 80
Supplies bought	12,481 02
Travelling expenses	3,669 18
Rent, light, heat and taxes	6,998 27
Officers' salaries and auditors' fees	24,340 00
Medical Examiner's salary and expenses	9,787 38
Clerk hire	65,872 61
Printing official journal	46,236 19
Printing, stationery, etc.	20,671 57
Postage, telegrams and express	14,263 41
Premium on Bonds	18,564 59
Interest accrued on Bonds bought	13,671 45
Total expenses of management	$758,603 92

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	3,619,521 25
Sick and accident benefits	79,526 00
Total disability benefits	275,056 96
Gratuities to distressed members	5,224 46
Other expenses	4,368 17
Total expenditure	$4,742,300 76

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, James Street South, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

John A. Austin, Dominion Councillor ..... Toronto, Ont.
C. VanNorman Emory, Dominion Secretary ..... Hamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	5,299	5,879,750 00
Add contracts taken during 1912, new or renewed	432	354,500 00
Add amount by which various certificates were increased during 1912		10,500 00
Gross number and amount of contracts on foot at any time during 1912	5,731	6,244,750 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912 by death	72	102,500 00		
Contracts surrendered for cash value	5	6,500 00		
Contracts cancelled in 1912	244	222,250 00		
Contracts reduced in 1912	(3)	3,000 00		
Total deductions extended	321	334,250 00	321	334,250 00
Net contracts on foot 31st December, 1912			5,410	5,910,500 00
Number of certificate holders in good standing on 31st December, 1912			5,016	5,700,750 00
Number of certificates temporarily suspended at 31st December, 1912			248	209,750 00
Grand total of certificate holders 31st December, 1912			5,264	5,910,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 2,003.

Four members of the Grand Council died in 1912, and funeral benefits were paid amounting to $200.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1912 sick benefits to 177 members.

Amount paid for sick benefits, $3,704.

The total number of weeks' sickness experienced was 860.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1912, was $10,065.60.

V. Assets.

		Supreme Body.
Cash value of mortgages		$163,750 00
Bonds, etc.		148,683 46
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Bank of Montreal, Hamilton		170 42
Bank of Hamilton, Hamilton		24,689 95
Merchants Bank, Montreal		5,307 16
Dues called but not yet payable		10,877 86
Interest due or accrued		6,312 79
Other Assets		3,401 87
Total assets Life Insurance Fund (not extended)	$341,485 17	
Total assets General Fund and other funds (not extended)	1,115 82	
Total		$363,193 51

VI. Liabilities.

Amount of claims admitted by Society	$8,500 00
Amount of other claims	5,635 05
Total amount of all liabilities	$14,135 05

VII. Miscellaneous.

Actions instituted by or against the Society during 1912.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1912.

The Society's books were duly audited during 1912 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.

Names and post office addresses of the auditors for 1912 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in 1912.

Amount of bond of Supreme Secretary, $10,000.00.

Number of members in Ontario, 31st December, 1912, 5,435.

Number of certificate holders in Ontario, 31st December, 1912, 3,882.

Amount of insurance in force in Ontario 31st December, 1912, $4,350,000.00.

Number of members in Ontario who died in 1912, 58.

Amount of death benefit claims paid to Ontario members during 1912, $86,042.58.

Amount of cash surrender values paid during 1912, $2,998.75.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $23,484.81.

Cash received during 1912:

	Supreme Body.	Grand Body.
Certificate fees	$63 00	.....
Assessment fees	6,879 00	.....
Assessment (beneficiary)	115,501 94	$6,952 89
Per capita tax and levies	2,579 19	3,015 30
Propagation fund	2,358 35	.....
Supplies sold	1,151 68	260 18
Charter fees	.....	90 00
Interest and dividends	18,479 81	332 19
Guarantee premiums	89 75	.....
All other sources	303 01	1,582 17
Received from Investments (not extended), $12,159.33.		
Total . . .	$147,405 73	$12,232 73

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	Supreme Body.	Grand Body.
Charter fees		$24 00
Per capita tax, etc.		1,206 12
Commission and organization expense	$4,422 10	1,510 50
Law costs	174 25	.....
Registration fees	145 00	.....
Interest . . .	281 80	.....
Expense annual or biennial meeting	659 80	375 00
Supplies bought	639 46	125 84
Travelling expenses	131 01	127 19
Rent, light, heat and taxes	442 37	122 41
Managing officers' salaries and officers' and auditors' fees	1,800 00	1,361 67
Medical officers' salaries and expenses	206 40	130 05

Clerk hire	570 00	554 00
Official journal	2,635 19	.....
Printing (other than official journal), stationery and advertising	634 08	309 11
Postage, telegrams and express	367 01	104 83
Premiums for guarantee	77 80	6 25
Other management expenses detailed in memo	949 52	1,413 54
Total expenses of management	$14,135 79	$7,370 51

(*b*) *Miscellaneous Expenditure.*

Cash surrender benefits	4,301 25	.....
Life insurance claims, other than endowments	107,952 71	.....
Funeral benefits	.....	200 00
Sick benefits	.....	3,704 00
Cash paid for investments, $26,492.59.		
Grand totals	$126,389 75	$11,274 51

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office of the Society, 30 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, Louis V. McBrady, K.C., 46 King St. W., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Thomas H. Cannon, High Chief Ranger..... Chicago, Ill.
Thos. F. McDonald, High Secretary..... Chicago, Ill.
Gustave Keller, High Treasurer .....Appleton, Wis.
J. P. Smyth, High Medical Examiner .....Chicago, Ill.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1912.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, $152,363,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) ***Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.***

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	149,295	153,591,250 00
Add contracts taken during 1912, new or renewed	8,582	8,081,750 00
Add amount by which various certificates were increased during 1912	....	47,750 00
Gross number and amount of contracts on foot at any time during 1912	157,877	161,720,750 00

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1912, death	1,379	1,456,750 00		
Contracts surrendered in 1912	8,177	7,792,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1912	....	109,000 00		
Total deductions extended	9,556	9,357,750 00	9,556	9,357,750 00
Net contracts on foot 31st December, 1912			148,321	152,363,000 00

IV. Sick and Funeral Benefits.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

V. Assets.

Bonds, debentures, etc.		$2,890,540 41
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:		
Citizens' National Bank, Appleton, Wis.		74,825 60
First National Bank, Appleton, Wis.		21,227 47
Hibernian Banking Association, Chicago		5,000 00
Provincial Treasurer, Province of Quebec		5,000 00
Provincial Treasurer, Province of Manitoba		10,000 00
Interest due and accrued		45,262 42
Furniture and fixtures		4,599 04
Amount of all other assets		22,983 09
Total assets Life Insurance Fund (not extended)	$3,031,807 76	
Total assets General and other Funds (not extended)	47,630 27	
Total assets		$3,079,438 03

VI. Liabilities.

Amount of claims admitted	$4,691 91
Amount of claims supposed or reported	163,750 00
Amount of claims resisted	14,500 00
All other liabilities	385 46
Total liabilities	$183,327 37

VII. Miscellanous.

Actions or proceedings instituted or prosecuted by or against the Society during 1912 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1912.

The Society's books were audited January and July, 1912.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1912 were as follows: L. A. Jones & Co., Chicago.

No changes were made during 1912 in the constitution or rules of the Society.

Bond of Supreme Secretary, $5,000.

Bond of Supreme Treasurer, $150.000.

Number of members in Ontario, 31st December, 1912, 9,092.

Number of certificate holders in Ontario, 31st December, 1912, 9,092.

Amount of insurance in force in Ontario at 31st December, 1912, $9,642,000.00.

Number of members in Ontario who died during 1912, 78.

Amount of death benefits paid to Ontario members during 1912, $86,500.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $96,962.28.
Cash received during 1912 from:

Assessments	$1,554,473 78
Per capita tax (special assessment)	111,839 85
Degrees and cards, certificates	6,841 00
Supplies sold	6,845 30
Interest	119,307 58
Premiums for guarantee of lodge officers	4,273 90
All other sources	1,289 69
Total receipts	$1,804,871 10

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

National Fraternal Congress and A. F. C. S.	$405 00
Law costs	2,150 44
Registration fees, Insurance Departments	694 60
Supplies bought	6,266 53
Investigation of claims	63 45
Fire Insurance Premiums	29 10
Travelling expenses	4,227 39
Rent, light, heat	4,223 50
Salaries, officers' and auditors' fees	15,354 50
Clerk hire	22,693 76
Official journal	22,116 93
Printing, stationery and advertising	4,990 18
Postage, telegrams and express, telephone	4,134 44
Interest accrued on bonds purchased	2,546 05
Valuation of certificates	295 05
Premium for guarantee High Court and Subordinate Court Officers	4,209 55
Other management expenses	649 18
Total expenses of management	$95,049 65

(b) *Miscellaneous Expenditure.*

Life insurance claims	1,436,202 98
Per capita tax or levies, other than for Management	32,639 49

Cash paid for investments (not extended), $236,888.19.

Total expenditure	$1,563,892 12

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1912, were as follows:

Oscar Rumpel, Grand Chancellor ..... Berlin.
G. Farquharson, Grand Vice-Chancellor ..... Stratford.
Thomas Towers, Grand Prelate ..... Hamilton.
Alex. Coulter, Grand Keeper of Records and Seal ..... Toronto.
John Burns, Grand Master of Exchequer ..... Niagara Falls.
T. H. Manly, Past Grand Chancellor ..... Hamilton.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments. Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December 1911			70,246	99,799,493 00
Add contracts taken during 1912			10,123	12,849,642 00
Gross number and amount of contracts on foot at any time during 1912			80,369	112,649,135 00
Deductions :				
		$ c.		
Contracts matured in 1912, deaths	987	1,624,497 00		
Contracts lapsed in 1912	11,380	14,652,645 00		
Add to above deductions the amount by which various certificates still on foot were reduced in 1912	.....	517,487 00		
Total deductions	12,367	16,794,629 00	12,367	16,794,629 00
Net contracts on foot 31st December, 1912			68,002	95,854,506 00

In Ontario, 202.
No. of deaths, 2
Benefits paid, $3,000.
Amount of insurance in force in Ontario, $231,428.

VIII. Cash Receipts.

Fees	$53 55
Interest (bank)	2,201 65
Monthly payments	2,784,468 62
Income from investments	199,454 47
Other sources	8,316 55
Total receipts	$2,994,494 84

IX. Cash Expenditure.

Life insurance claims	$1,597,771 96
Printing, supplies and office expenses	92,452 78
Medical examinations	12,015 00
Organization	86,331 00
Adjusting claims	14,383 45
Depreciation in municipal bonds	6,694 04
Commission	130,416 13
All other expenditures	22,257 11
Total expenditure	$1,962,321 47
Balance, receipts over expenditure, 1912	$1,032,173 37
Balance on hand, 31st December, 1911	3,985,689 38
Balance on hand, 31st December, 1912	$5,017,862 75

Deposited as follows:

Cash in bank	$21,070 28
Cash in office	750 00
Bond and securities	4,996,042 47
	$5,017,862 75

GRAND LODGGE OF ONTARIO.

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,503, at 31st December, 1912.

Number of members of the Society who died during 1912, 26. Funeral benefits amounting to $1,730.00 were paid.

IV. Sick Benefits.

Number of members who received sick benefits during 1912, 226.

Amount of benefits paid during 1912, in respect of sick members, $4,108.85.

Number of weeks' sickness experienced in 1912, 1,214.

Amount paid for medical attendance during 1912, $1,838.19.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1912, $37,209.38.

V. Assets.

	Grand Body.	Subordinate Bodies.
In bank at 31st December, 1912	$755 91	$40,121 06
All other	.....	20,552 92
Total assets	$755 91	$60,673 98

VI. Liabilities.

Aggregate amount of all liabilities (subordinate lodges)	$1,426 68

VII. Miscellaneous.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 10th July, 1912.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: Peter Armstrong, Hamilton, and Mark Clark, Georgetown.

Amount of Grand Treasurer's bond, $500.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), Grand Body, nil.

	Grand Body.	Subordinate Bodies.
Cash received during 1912 from:		
Initiation and application fees	.....	$3,122 00
Dues	.....	18,699 99
Per capita tax	$3,301 00	.....
Assessments	.....	173 00
Degrees and cards	.....	3,374 00
Charter fees	65 00	.....
Supplies sold	548 14	11 55
Rent	.....	678 70
Interest	.....	1,360 84
Borrowed money	.....	195 85
All other sources	.....	589 33
Cash received from repayment of loans or investments (not extended), $195.85.		
Total receipts	$3,914 14	$28,205 26

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1912 for:		
Charter fees	.....	$65 00
Per capita tax and levies	$185 04	3,287 50
Registration fee	25 00	.....
Expenses of annual meeting	720 30	.....
Supplies bought	363 83	686 49
Rent, light, heat and taxes	36 00	4,406 31
Travelling expenses	447 70	.....
Salaries, officers' and auditors' fees	605 00	1,524 09
Clerk hire	10 00	.....
Official journal	189 18	.....
Printing, stationery and advertising	408 95	1,104 76
Postage, telegrams and express	162 23	459 29
Premiums for guarantee of lodge officers	5 00	.....
Total expenses of management	$3,158 23	$11,533 44

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	.....	705 00
Benefits to widows and orphans	.....	1,025 00
Sick benefits	.....	4,108 85
Medical attendance	.....	1,838 19
Gratuities to distressed members	.....	126 15
Other expenditures	.....	5,323 75
Total expenditure	$3,158 23	$24,660 38

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File 1, p. 44.)

ANNUAL STATEMENT FOT THE YEAR ENDING 30TH NOVEMBER, 1912.

Head Office, 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1912, were as follows:

Robert Gemmell, President ..... Toronto.
S. M. Sterling, 1st Vice-President ..... Toronto.
James G. Cane, 2nd Vice-President ..... Toronto.
E. Fielding, Treasurer ..... Toronto.
Jas. Sargant, Secretary ..... Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate	$35,000 00
Bonds, debentures, etc.	863,416 07
Cash on deposit not drawn against in Dominion Bank, Toronto.	241 96
Total assets	$898,658 03

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1912.

No assessments are made.

The Society's books were duly audited on December 12th, 1912.

Books of record or account kept for the purpose of insurance contracts or benefits: Insurance Register.

Names and post office addresses of the auditors for 1912 were as follows: W. H. Cross, Toronto; Henry Barker, Toronto.

No changes were, during year ending 30th November, 1912, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, $3,000.00.

Bond for Treasurer, none.

Number of members, 11,787.

Number of members whose mortuary benefits were paid in year ending 30th November, 1912, 78.

Amount of benefits paid during the year, $55,268.72.

Amount of insurance in force 30th November, 1912, $5,196,227.93.

VIII. Cash Receipts.

Cash balance from 1911, $4,267.46.	
Cash received during 1912:	
Travelling certificates	$111,850 00
Honorary certificates	6,020 00
Duplicate certificates	326 00
Interest and dividends	37,805 35
Rents	4,355 00
Investments repaid (not extended), $23,299.33.	
Total receipts	$160,356 35

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Amount paid during 1912:	
Commission expenses	$2,445 81
Law costs	478 00
Expenses of annual meeting	150 00
Supplies bought	88 93
Travelling expenses	183 00
Rent, light, heat and taxes, etc.	4,126 05
Managing officers' salaries, etc.	3,451 00
Clerk hire	1,032 00
Printing and advertising	1,223 93
Postage and stationery, etc.	822 36
Other managing expenses	4,940 60
Total	$18,941 68

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	55,268 72
Investments (not extended), $113,470.78.	
Total expenditure	$74,210 40

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1912.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885; incorporated 4th November, 1885.

The Executive Officers of the Society at the 30th November, 1912, were as follows:

Robert H. Morrison, President ..... London.
William J. Taylor, Secretary ..... London.
John T. Green, Treasurer ..... London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 30th November, 1912, $601,025.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None

(*b*) *Contracts for insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c
Contracts in force 30th November, 1911			794	575,650 00
Add contracts taken during 1912, new and renewed			117	84,825 00
Gross number and amount of contracts on foot at any time during 1912			911	660,475 00
Deductions:				
		$ c.		
Contracts matured in 1912 (Deaths)	16	11,600 00		
Contracts lapsed in 1912	66	47,850 00		
Total deductions	82	59,450 00	82	59,450 00
Net contracts on foot 30th November, 1912			829	601,025 00
Number of certificate holders in good standing at 30th November, 1912			725	525,625 00
Temporarily suspended			104	75,400 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds and debentures	$12,294 25
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Bank of British North America, London	308 00
All other assets	120 83
Total assets	$12,723 08

VI. LIABILITIES.

Amount of claims supposed or reported	$725 00
Amount of other liabilities	120 83
Total liabilities	$845 83

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1912.

Assessments are made every two months, or oftener, if necessary.

Nine assessments were made during 1912, and were payable on the 1st January, March, May, June, July, September, October and November.

The books of the Society were audited May 30th and November 30th, 1912.

The books kept for purposes of insurance certificates or benefits are: Register, Assessment Cash Book, Cash Book, Receipt Book, Ledger.

Names and post office addresses of the Auditors for 1912 were as follows: F. H. Coles and W. Simson, London, Ontario.

No changes were made in the organization or management of the Society during 1912.

No changes were made, during 1912, in the Constitution and Laws, in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, $1,000.

Amount of bond of Grand Treasurer.—None.

Number of members in Ontario at 30th November, 1912, 829.

Number of certificate holders in Ontario at 30th November, 1912, 829.

Amount of insurance in force in Ontario at 30th November, 1912, $601,025.00.

Number of members in Ontario who died during 1912, 16.

Amount of death benefits paid to Ontario members during 1912, $14,500.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $3,598.48.
Cash received during 1912 from:

Application fees	$117 00
Dues	791 00
Assessments	11,060 00
Interest and dividends	530 71
Advance payments	40 55
Cash received from repayment of loans or investments (not extended), $4,000.00.	
Total cash receipts	$12,539 26

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Commission	$117 00
Law costs	28 06
Registration fee	10 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	880 00
Travelling expenses	68 50
Printing, stationery and advertising	221 88
Postage, telegrams and express	176 50
Premium for guarantee of lodge officers	5 00
Other expenses	60 75
Total expenses of management	$1,642 69

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	14,500 00
For investments, etc. (not extended), $3,687.60.	
Grand total expenditure	$16,142 69

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, $5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

L. Gravel, President ..... Montreal.
M. L. J. Gauthier, 1st Vice-President ..... Montreal.
T. Brassard, 2nd Vice-President ..... Montreal.
Henri Roy, Secretary-Treasurer ..... Montreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	39,282	32,938,700 00
Add contracts taken during 1912, new or renewed	3,378	2,373,600 00
Add amount by which various certificates were increased during 1912.		22,700 00
Gross number and amount of contracts on foot at any time during 1912	42,660	35,335,000 00

Deductions :	Number.	Amount.		
		$ c.		
Contracts matured in 1912	314	275,287 00		
Contracts lapsed in 1912	2,126	1,526,450 00		
Contracts reduced in 1912	....	895,350 00		
Total deductions extended	2,440	2,697,087 00	2,440	2,697,087 00
Net contracts on foot at 31st December, 1912			40,220	32,637,913 00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.
There were paid in 1912 sick benefits to 5,010 members.
Amount paid for sick benefits, $148,094.81.
The number of weeks sickness experienced in 1912 was 29,618.
Total amount standing to the credit of the fund at 31st December, 1912, $38,491.65.

V. Assets.

	Supreme Body.
Cash value of real estate	$97,451 86
Mortgages on real estate	519,192 34
Bonds, debentures, securities	1,173,319 89
Actual cash in hand (other than in bank) held by Cashier	6,791 90
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que., Ontario deposit	5,000 00
Hochelaga Bank, Montreal, Que.	80,290 86
National Bank, Montreal, Que.	15,931 85
Provincial Bank, Montreal, Que.	11,600 44
Dues and assessments, due and unpaid	87,013 51
Interest	14,860 23
Other assets (supplies, etc.)	11,770 12
Total	$2,023,223 00

VI. Liabilities.

Amount of claims admitted by Society	$7,600 00
Amount of claims supposed, reported or unadjusted	18,100 00
Assessments paid in advance	4,248 72
Bills receivable	230 12
Total liabilities	$30,178 84

VII. Miscellaneous.

No actions were instituted by or against the Society during 1912.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1912 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1912 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

Certain changes were, during 1912, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, $10,000.

Number of members in Ontario at 31st December, 1912, 1,345.

Number of certificate holders in Ontario at 31st December, 1912, 1,345.

Amount of insurance in force in Ontario at December, 1912, $1,146,308.00.

Number of members in Ontario died during 1912, 9.

Amount of death benefits paid to Ontario members during 1912, $6,000.00.

Amount of sick benefits paid to Ontario members during 1912, $5,290.03.

VIII. Cash Receipts.

Cash balances from 1911 (not extended), $80,087.18.

	Supreme Body.
Cash received during 1912:	
Dues	$71,833 65
Assessments	584,682 59
Degrees and cards	2,747 35
Supplies sold, badges, etc.	1,993 33
Rent	255 00
Interest	78.575 73
Medical examinations	878 75
Premiums for guarantee of officers	736 75
All other sources	60 00
Total cash receipts	$741,763 15

Cash Expenditure.

(a) *Expenses of Management.*

	Supreme Body.
Cash paid during 1912:	
Annual celebration	$2,346 62
Commission and organization expenses	9,664 24
Law costs	1,903 00
Investigation of claims	529 00
Registration fees	404 25
Organizers' salaries	8,933 64
Architect's fees	2,142 65
Supplies bought	6,416 16
Congress of Fraternities and General Council meetings	169 00
Expenses of General Meeting	14,590 99
Travelling expenses	5,090 25
Expenses of moving	100 00
Taxes, rent, light and heat	3,077 73
Salaries, officers' and auditors' fees	6,250 25
Medical examiner's salary and expenses	970 25
Clerk hire	13,684 60
Official journal	7,578 13
Printing, stationery and advertising	5,095 28
Postage, telegrams and express	2,060 53
Premiums for guarantee of officers	846 53
Miscellaneous	3,827 28
Total expenses of management	$96,113 78

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	263,587 00
Sick benefits	148,094 81
Disability benefits	3,250 00
Total expenditure	$511,045 59

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOT THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

O. Durocher, President ..... Ottawa, Ont.
Chas. Leclerc, Secretary ..... Ottawa, Ont.
Lasalle Gravelle, Treasurer ..... Ottawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	27,704	22,829,050 00
Add contracts taken during 1912, new or renewed	2,383	1,705,900 00
Gross number and amount of contracts on foot at any time during 1912	30,087	24,534,950 00

Deductions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912	165	133,300 00		
Contracts lapsed in 1912	3,542	2,742,670 00		
Contracts cancelled in 1912	5	3,250 00		
Total deductions extended	3,712	2,879,220 00	3,712	2,879,220 00
Net contracts on foot at 31st December, 1912			26,375	21,655,730 00
Number of certificate holders in good standing			25,514	20,873,950 00
Number of certificates temporarily suspended			861	781,780 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.
Number of members' wives deceased in 1912, 109.
Amount paid in respect of deceased wives of members, $9,130.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1912, 3,302.
Amount of sick benefits paid, $92,467.60.
Number of weeks' sickness experienced during 1912, 18,926.
Amount paid for medical attendance.—None.

V. Assets.

Cash value of real estate, less incumbrances	$80,600 00
Bonds, debentures, etc.	730,557 20
Cash on hand held by Cashier	255 42
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	4,624 39
Le Banque Nationale, Ottawa (Quebec deposit)	5,000 00
Provincial Treasurer, New Brunswick	5,000 00
Royal Bank, Ottawa (special)	4,755 34
Le Banque Provinciale	6,443 00
Dues and assessments due and unpaid	690 55
Interest due and accrued	11,145 65
All other assets	322,272 97
Total assets	$1,171,344 52

VI. Liabilities.

Amount of claims admitted by the Society	$19,500 00
Amount of claims supposed, reported or unadjusted	6,450 00
Amount of claims for death of members' wives	700 00
Aggregate amount of other liabilities	207,434 01
Total liabilities	$234,084 01

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1912.—None.

Assessments are made monthly.

Twelve assessments were made during 1912, payable 1st of every month.

No changes were made in the organization and management of the Society during 1912.

The accounts were audited monthly.

The books of record are: Councils Ledgers, General Ledgers, Death Registers, Policy Register, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: J. N. Ratty and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary, $1,000.00.

Amount of bond of Treasurer, $5,000.00.

Amount of bond of Cashier. $2,000.00.

Number of members in Ontario, 31st December, 1912, 7,474.

Amount of insurance in force in Ontario at 31st December, 1912, $6,562,060.00.

Number of members in Ontario who died in 1912, 64.

Amount of death benefits paid to Ontario members in 1912, $55,146.31.

Amount of disability benefits paid to Ontario members in 1912, $780.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended). $47,399.75.	
Cash received during 1912 from:	
Application and initiation fees	$2,701 12
Assessments and dues	449,667 96
Per capita tax	358 92
Transfer fees, degrees and cards	718 38
Supplies sold	340 25
Rent	7,524 12
Interest and dividends	28,200 44
All other sources (detailed in memo.)	9,149 83
Cash received from repayment of loans or investments (not extended), $28,371.03.	
Total receipts	$498,661 02

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:	
Collection of fees	$24,686 27
Refund of deposits to refused applicants	1,049 91
Commission and organization expenses	19,595 01
Law costs	658 13
Registration fees	142 00
Supplies bought	1,939 10
Travelling expenses	1,160 05
Rent	1,800 00
Managing officers' salaries, officers' fees	6,510 84
Medical examiners' salary and expenses	4,058 14
Clerk hire	10,940 14
Official journal	3,667 80
Printing, stationery and advertising	2,396 76
Postage, telegrams and express	1,944 01
Guarantee premiums	199 38
Maintenance and repairs of real estate, light, heat, and taxes	5,650 77
Other expenses	1,558 98
Total expenses of management	$87,957 29

(b) Miscellaneous Expenditure.

Life insurance claims	153,260 81
Advances to aged members, Class "A"	835 27
Sick benefits	92,467 60
Old age benefits	2,954 00
Members' wives' benefits	9,130 00
Redeemed policies	1,702 85
Total disability benefits	2,352 00
Refund of interest on purchase of bonds	5,292 45
Expenses, other than the foregoing (detailed in memo.)	2,750 76
For investments (not extended), $189,460.94.	
Total expenditure	$358,703 03

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.

Head Office, Canada Life Building, Toronto.

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

F. S. Evanson, Grand Master ..... Prescott.
William Brooks, Grand Secretary ..... Toronto.
W. J. McCormack, Grand Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1912.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts of Endowments or benefits in the nature thereof.—None.

(*b*) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1912, was 49,446.

The number of deaths in the Society in 1912 was 377.

The amount of Funeral Benefits paid in 1912 in respect of deceased members was $17,973.65.

Number of members' wives died in 1912 (estimated), 112.

Total amount of Funeral Benefits paid in respect of deceased wives, $1,684.15.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), $5,436.75.

Contingent Fund, applicable to any purpose of the lodge, $12,333.49.

Widows' and Orphans' Fund, $31,153.87.

Total cash standing to credit of General Benefit Fund at 31st December, 1912, $2,001,549.09.

IV. Sick Benefits.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1912 was 4,039.

The amount of benefits paid in 1912 in respect to sick members was $95,065.23.

The number of weeks' sickness experienced in 1912 was 32,832 1-7. Amount paid for medical attendance during 1912, $18,615.50.

V. Assets.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate	.....	$523,265 87
Amount of mortgages, etc.	.....	678,958 75
Cash in hands of Grand Secretary	$50 00	.....
Amount of cash in Imperial Bank, Toronto	15,940 33	.....
Cash on hand and in various banks	.....	497,888 44
All other assets	14,755 95	382,634 65
Total amount of assets	$30,746 28	$2,082,747 61

VI. Liabilities.

	Grand Lodge.	
Funds at credit of defunct lodges	150 71	.....
Balance due Subordinate Lodges	34 23	.....
Liabilities of Subordinate Lodges	.....	$44,635 41
	$184 94	$44,635 41

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1912.—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1912; and those of the Grand Lodge in April, 1912.

Names and post-office addresses of Grand Lodge Auditors: Charles Packert, Stratford; Abner Fraser, Hamilton.

No changes were, during 1912, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $10,000.

Amount of bond of Grand Treasurer, $10,000.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1911 (not extended), $10,376.32.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1912 from:		
Initiation fees, degrees and cards	.....	$61,088 76
Dues and reinstatements	.....	296,293 32
Per capita tax	$23,871 05	.....

Degrees and cards, Grand Lodge cards	8 00	.....
Charter fees	180 00	.....
Supplies sold	5,111 30	.....
Rent, interest and dividends	.....	86,891 41
Interest	561 63	.....
All other sources	10,725 62	140,198 42
Total receipts	$40,457 60	$584,471 91

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1912 for:		
Per capita tax	$150 00	.....
Law costs	100 00	.....
Registration fee	25 00	.....
Expenses of annual meeting	10,094 66	.....
Rent	750 00	.....
Supplies bought	3,849 42	.....
Salaries, officers' and auditors' fees	3,691 14	.....
Official journal	784 00	.....
Printing, stationery	1,432 71	.....
Postage, telephone, telegrams and express	568 10	.....
Premiums for guarantee of lodge officers	9 10	.....
Other management expenses (detailed in memo.)	13,439 46	$146,211 48
Total expenses of management	$34,893 59	$146,211 48

(b) *Miscellaneous Expenditure.*

Funeral benefits	.....	$19,657 80
Benefits to widows and orphans	.....	20,095 50
Sick benefits	.....	95,065 23
Medical attendance	.....	18,615 50
Gratuities to distressed members	.....	6,276 70
All other expenditure	.....	249,355 13
Grand total	$34,893 59	$555,277 34

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

Annual Statement for the Year Ending 31st December, 1912.

Receipts (dues and interest)	$739 10
Expenses of management	97 72
Paid funeral benefits	500 00
Balance in bank and invested	2,304 20

Initiated and reinstated	25
Died	4
Suspended	5
Withdrawal	1
Membership, 31st December, 1912	308

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario. 31st December, 1912.

	Males.	Females.	Total.
Number of members, 31st December, 1911	2,879	4,642	7,521
Admitted during 1912	974	1,480	2,454
Total	3,853	6.122	9,975
Deduct	473	715	1,188
Membership 31st December, 1912	3,380	5,407	8,787

RECEIPTS.

Dues	$7,133 54
Initiations	2,506 00
Rents, etc.	203 63
Miscellaneous	5,123 67
Total	$14,966 84

EXPENDITURE

Relief of members	$267 20
Relief of orphans	2 00
Education of orphans	374 10
Special relief	191 91
Total	$835 21

Amount paid out for working expenses, 1912	$10,966 69
Amount paid out for working expenses for Rebekah Assembly during year	2,145 36
Total	$13,112 05

Assets:

Invested funds of Rebekah Assembly	$2,800 00
Invested funds of Rebekah Lodges	15,105 62
Total assets	$17,905 62

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1912.

Number of members as from last report		6,675
Initiated during the year ending 31st December, 1912		1,005
Admitted by card during the year ending 31st December, 1912		18
Reinstated during the year ending 31st December, 1912		47
Error in last report		7
Total membership at any time during 1912		7,752
Deductions:		
Withdrawn by card	23	
Suspend by non-payment of dues	454	
Suspend for cause	1	
Deceased	71	
		549
Net membership 31st December, 1912		7,203
Number of Patriarchs relieved in 1912	396	
Number of weeks' sickness experienced in 1912	2,804 2-7	
Number of Patriarchs who died in 1912	30	
Amount paid for burying the dead in 1912		$636 00
Amount paid for special relief in 1912		337 40
Amount paid for relief of Patriarchs		5,376 90
Total amount of relief paid		$6,350 30
Receipts from all sources		$24,196 17
Current expenses (Subordinates)		8,389 23
Cash assets (Subordinates)		28,248 83
Invested funds (Subordinates)		32,930 62

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

Year Ending 31st December, 1912.

Number of members died in 1912	3
Number of members 31st December, 1912	51
Amount of cash received during the year 1912	$81 95
Amount of expenses in management in 1912	6 55
Amount paid for death claims	78 00
Amount on hand 31st December, 1912	86 98
Amount of call on each death	55

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 142 Morse Street, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Frederick Dane, Grand Master ..... Toronto.
James F. Harper, Grand Treasurer ..... Hamilton.
W. M. Fitzgerald, Grand Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 32,723.

Number of members of the Society who died during 1912, 318.

Total amount of funeral benefits paid in 1912, in respect of deceased members, $1,214.90.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 142.
Total amount of benefits paid in 1912, in respect of sick members, $2,724.07.
Number of weeks' sickness experienced in 1912, 907.
Amount paid for medical attendance during 1912, $5,350.71.

III. ASSETS.

Actual amount of cash on hand, 1st March, 1913	$9 30
Cash on deposit, Bank of Hamilton, Hamilton	5,726 13
Total	$5,735 43

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited February 28th, 1913, and the names and addresses of the auditors for 1912 are A. W. Wright, Toronto; W. H. Taylor, Aurora.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.

VI. CASH RECEIPTS.

Cash balance from 1911 (not extended), $5,205.55.
Cash received during 1912 from:

Per capita tax and levies	$8,212 60
Interest and dividends	90 95
Total	$8,303 55

VII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1912 for:		
Commission	$2,841 82	.....
Registration fee	25 00	.....
Expenses of annual meeting	107 70	.....
Supplies bought	21 50	.....
Travelling expenses	431 50	.....
Rent, light, heat and taxes	50 00	.....
Managing officers' salaries	890 00	.....
Printing, stationery and advertising	668 65	.....
Postage telegrams and express	110 00	.....
Premium for guarantee of Lodge Officers	8 00	.....
All other	4 45	.....
Total expenses of management	$5,158 62	.....

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management	715 05	.....
Sick benefits	.....	2,724 07
Funeral benefits	.....	1,214 90
Medical attendance	.....	5,350 71
Expenses, other than foregoing detailed in memo.	1,900 00	.....
Totals	$7,773 62	$9,289 68

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

David Crawford, Past Grand President .....Toronto.
William Phillips, Grand President .....Toronto.
Samuel Pollock, Grand Vice-President .....Toronto.
James Steele, Grand Secretary .....Toronto.
Robert Kerr, Grand Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1912, was 440.

Number of members who died during 1912, 4.

Total amount of funeral benefits paid during 1912, $400.00.

No members' wives died during 1912.

Total cash standing to credit of funeral fund, $1,497.35.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1912, 15.

Amount of sick benefits paid in 1912, $195.00.

Number of weeks' illness experienced in 1912, 63½.

Amount paid for medical attendance during 1912, $380.25.

Amount of cash standing to credit of sick fund, $1,864.41.

III. ASSETS.

	Grand Lodge.	Subordinates.
Cash, 31st December, 1912, in Home Bank of Canada	$1,927 19	.....
Cash, 31st December, 1912, in various banks	.....	$1,864 41
Total assets	$1,927 19	$1,864 41

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1912, payable March, June, September and December.

The Society's accounts were duly audited February 22nd, 1913.

Books of record or account kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1912: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1912, in the organization or management of the Society.

No changes were made in the constitution and rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), Grand Body, $1,560.51; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1912 from:		
Initiations	.....	$71 00
Dues	.....	1,472 93
Assessments	$788 85	.....
Supplies sold	16 25	.....
Interest	23 13	.....
Other sources	144 75	.....
Total	$972 98	$1,543 93

VIII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1912 for:		
Registration fee	$3 00	.....
Supplies bought	8 00	.....
Expenses of meeting	4 75	.....
Travelling expenses	5 00	.....
Salaries	18 75	.....
Printing, stationery and advertising	36 00	.....
Postage, etc.	5 80	.....
Total expenses of management	$81 30	.....

(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00	.....
Sick benefits	.....	195 00
Medical attendance	.....	380 25
Gratuities to distressed members	.....	35 00
Other expenditure	125 00	.....
Grand total	$606 30	$610 25

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOT THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

David Archibald, Chairman .....Toronto.
Fred. W. Tucker, Secretary .....Toronto.
Col. H. J. Grasett, Treasurer .....Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force 31st December, 1911		535
New contracts taken during 1912		50
		585
Deductions:		
Contracts surrendered in 1912	66	
Contracts matured in 1912	2	
Contracts cancelled in 1912	8	
		76
Net endowment contracts on foot 31st December, 1912		509

V. ASSETS.

Mortgages	$400 00
Bonds, debentures, etc.	251.675 15
Cash on deposit in Imperial Bank, Toronto	15,737 70
Cash on deposit in City Treasury	178,572 39
Total assets	$446,385 24

VII. MISCELLANEOUS.

No actions were instituted by or against the Society in 1912.

Twelve assessments were made during the year 1912, payable the first day of each month.

The Society's accounts for the year 1912 were duly audited on the 21st day of January, 1913.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1912 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1912 in the Constitution and Rules of the Society in relation to assessments and pensions.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $229,519.61.

Cash received during 1912 from:

Assessments	$40,511 09
Fines	287 81
Interest and dividends	17,463 47
Other sources	29,678 56
Total receipts	$87.940 93

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Law costs and medical	$20 00
Printing, stationery, etc.	81 00
Total expenses of management	$101 00

(b) *Miscellaneous Expenditure.*

Endowments or payments in the nature thereof	24,211 68
Benefits to widows and orphans	920 00
Refund of sick stoppages	811 22
Refund criminal justice	866 18
For investments, etc., (not extended), $96,240.37.	
Total expenditure	$26,910 08

THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Donald Campbell. Chairman .....Hamilton.
Thomas J. Steward, Secretary .....Hamilton.
William Hawkins, Committeeman .....Hamilton.
Thomas Brown, Committeeman .....Hamilton.
Jno. Clark, Committeeman .....Hamilton.
Samuel B. Fuller, Committeeman .....Hamilton.
Alexander Smith, Treasurer .....Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 93.

Total amount of funeral benefits paid during 1912, nil.

Number of members of the Society who died during 1912.—None.

V. ASSETS.

Cash value of mortgages	$37,000 00
Bonds, debentures, etc.	22,000 00
Cash on deposit to Society's credit in Bank of Hamilton	2,162 30
Interest due	1,471 00
Total	$62,633 30

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1912.—Nil.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1912.

Twenty-four assessments were made during 1912.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1912 were duly audited 28th January, 1913.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $5,636.48.	
Cash received during 1912 from:	
Assessments	$5,962 15
Interest	2,493 98
All other sources	1,262 38
Repayment of loan, $7,000.00.	
Total receipts	$9,718 51

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Actuary's and valuators' fees	202 00
Travelling expenses	20 50
Salaries and auditors, etc.	20 00
Printing	6 00
Other expenditure	21 00
	$272 50

(b) *Miscellaneous Expenditure.*

Pensions to members	1,120 19
For investments (not extended), $2,162.30.	
Total expenses	$1,392 69

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Arthur W. McGuire, Chairman ..... London.
James C. Kelly, Secretary ..... London.
W. T. T. Williams, Treasurer ..... London.

V. ASSETS.

Bonds, debentures, etc.	$40,979 84
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co.	7,310 60
Total assets	$48,290 44

VI. LIABILITIES.—Nil.

VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1912 were duly audited, 26th February, 1913.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1912: James S. Bell and Thomas Nickle. London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1912.

Number of members on 31st December, 1912, 47.

VIII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $5,271.38.
Cash receipts for 1912:

Assessments	$2,800 40
Interest and dividends	1,951 42
All other sources	655 00
Total receipts	$5,406 82

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration . .	$3 00
Auditors' fees	10 00
Other expenses	2 32
Total expenses of management	$15 32

(b) *Miscellaneous Expenditure.*

Gratuities and pensions	352 28
For investments etc., (not extended), $3,000.00.	
Total expenditure	$367 60

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1912, were as follows:

H. B. MacKenzie, President ..... Montreal, Que.
Alfred G. Wallis, Vice-President .....London, England.
Robert Inglis, Trustee .....Toronto, Ont.
James Elmsley, Trustee .....Montreal, Que.
J. Anderson, Trustee .....Montreal, Que.
O. R. Rowley, Trustee .....Montreal, Que.
Ernest Stonham, Hon. Secretary-Treasurer .....Montreal, Que.

I. and II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of bonds, debentures, etc.	$246,982 60
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que.	24,240 42
Total assets	$271,223 02

IV. LIABILITIES.

Unclaimed balances	$66 75

V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1912 on the 7th November, 1912.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1912 were as follows: Price, Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. Cash Receipts.

Cash balance from 1911 (not extended). $21,462.89.	
Cash received during 1912 from:	
Interest	$12,826 92
Subscriptions from married members, and fees from unmarried members	11,102 45
Donations from Bank	6,840 41
Total receipts	$30,769 78

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$10 00
Other management expenses	1 00
Total expenses of management	$11 00

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	4,664 16
Other expenditure	1,092 61
For Investments, etc. (not extended), $22,224.48.	
Total expenditure	$5,767 77

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

A. E. Thompson, President .....Toronto.
E. J. How, Treasurer .....Toronto.
Samuel Hadden, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,172.

Number of members who died during 1912, 6.

Amount of funeral benefits paid in 1912, $1,175.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1912, $3,181.37.

II. SICK BENEFITS.

Number of members who received sick benefits in 1912, 84.

Amount of sick benefits paid in 1912, $1,446.17.

Number of weeks' sickness experienced in 1912, 308.

III. ASSETS.

Sick and Funeral Fund (Merchants Bank) $3,181.37

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's books were audited during 1912 quarterly.

Names and addresses of auditors for 1912 were as follows: Theo. Hopmans, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, $400.

Amount of bond of Treasurer, $400.

VII. Cash Receipts.

Cash balance for 1911 (not extended), $2,310.67.
Cash received during 1912 from:

Dues	$2,441 17
Interest	75 70
Other sources (International Union)	975 00
Total receipts	$3,491 87

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:
All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	$1,446 17
Funeral benefits ($600 paid by International)	1,175 00
Total expenditure	$2,621 17

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. P. Menzies, President ..... Toronto.
A. S. Hart, Vice-President ..... Toronto.
A. J. Saunders, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 166.

Number of members who died during 1912, none.

Amount of funeral benefits paid in 1912, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1912, 18.

Amount of benefits paid in 1912, $228.00.

Number of weeks' sickness experienced in 1912, 57.

Balance to credit of fund, $645.19.

III. ASSETS.

Cash on hand	$59 90
Cash in Imperial Bank	585 29
Total	$645 19

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 9th January, 1913.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of accounts for 1912: James Anderson and H. Macphail, Toronto, Ont.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1912, ten.

No changes were, during 1912, made in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $605.79.
Cash received during 1912 from:

Dues	$307 35
Interest	17 05
Total receipts	$324 40

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Salaries	51 00
Supplies bought	3 00
Total expenses of management	$57 00

(b) *Miscellaneous Expenditure.*

Sick benefits	228 00
Total expenditure	$285 00

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

W. A. Collins, President	Toronto.
T. M. Burn, Vice-President	Toronto.
C. Wake, Secretary	Toronto.
G. H. Youell, Treasurer	Toronto.
Charles Bolton, Trustee	Toronto.
T. A. J. Moon, Trustee	Toronto.
Ed. Fitt, Trustee	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 125.
Number of members who died during 1912, 3.
Amount paid for funeral benefits, $150.00.

II. ASSETS.

Cash on hand	$0 75
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Commerce, Toronto	2,057 60
Total assets	$2,058 35

III. LIABILITIES.—None.

IV. MISCELLANEOUS.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited June and December, 1912.

Names and addresses of auditors for 1912 were as follows: Joseph Richards and Thomas Chiddenton, Toronto.

Treasurer's bond, $200.

V. Cash Receipts.

Cash balance from 1911 (not extended), $1,929.87.

Cash received during 1912 from:

Initiation fees	$47 00
Dues	389 00
Supplies sold	19 70
Interest	72 92
Other sources	77 31
Total	$605 93

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:

Per capita tax, etc.	$6 75
Salaries, officers' and auditors' fees	69 00
Registration fee	3 00
Printing	83 34
Supplies bought	41 35
Rent, light, etc.	22 00
Travelling expenses	3 45
Postage, etc.	7 00
Premium for guarantee of Lodge Officer	1 00
Other expenditures	34 56
Total expenses of management	$271 45

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	150 00
Gratuities to distressed members	56 00
Total expenditure	$477 45

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Foresters Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Thomas Bodfish, President ..... Hamilton.
Donald Dallas. Treasurer ..... Hamilton.
John Gardner, Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 83.
No members died during 1912, and no funeral benefits were paid.
Amount standing to credit of Funeral Benefit Fund, $1,415.40.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash on hand	$4 50
Cash deposited with the Hamilton Provident and Loan Society	1,410 90
Total assets	$1,415 40

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited on January 24th, 1913.

Names and post office addresses of the auditors for 1912: J. W. Bryley and R. S. Jacques, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $1,077.76.
Cash received during 1912 from:

Initiation fees	$31 00
Supplies sold	5 00
Dues	400 05
Donations	131 00
Interest	40 78
All other sources	18 25
Total receipts	626 08

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Commission	$99 60
Supplies bought	28 00
Travelling expenses	5 00
Registration fee	3 00
Salaries	22 04
Rent	15 00
Printing, etc.	8 95
Postage	5 35
Other expenditures	1 00
Total management expenses	$187 94

(b) *Miscellaneous Expenditure.*

Medical attendance	70 00
Gratuities to distressed members	5 00
All other expenditure	25 50
Total expenditure	$288 44

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

George A. Cole, President ..... Toronto.
J. Seymour, Treasurer ..... Toronto.
H. Tindale, Rec. Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 73.
Number of members who died during 1912, 2.
Amount of funeral benefits paid in respect of deceased members, $200.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 7.
Amount of sick benefits paid during 1912, $180.00.
Number of weeks' sickness experienced during 1912, 49.
Amount paid for medical attendance during 1912, $91.25.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1912. $2,966.35.

III. ASSETS.

Cash on hand	2 43
Cash in Home Bank of Canada	2,963 92
Total assets	$2,966 35

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited 24th January, 1913.
Names and addresses of the auditors of accounts for 1912: George Stroud and R. J. Patterson, Toronto.
No changes were, during 1912, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VI. Cash Receipts.

Cash balance from 1911 (not extended), $2,848.82.
Cash received during 1912 from:

Initiation fees	$90 00
Dues	463 28
Interest	88 54
Supplies sold	4 20
Total receipts	646 02

VII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Rent	19 50
Salaries	8 00
Postage and printing	10 74
Total expenses of management	$41 24

(b) *Miscellaneous Expenditure.*

Funeral	200 00
Sick benefits	180 00
Medical attendance	91 25
All other expenditure	16 00
Total expenditure	$528 49

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Church Street, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November. 1893; re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

James Scott, President .....Toronto.
W. D. Robins, Financial Secretary .....Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer (Labor Temple) .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,665.

Number of members who died during 1912, 8.

Amount of funeral benefits paid in respect of deceased members, $4,300.00.

Disability benefits paid, nil.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1912, 129.

Total amount of benefits paid in 1912 in respect of sick members, $1,245.62.

Number of weeks' sickness experienced in 1912, 420 5-7.

Amount paid for medical attendance during 1912, $856.00.

Amount standing to credit of Sick Benefit Fund 31st December, 1912, $155.29.

V. ASSETS.

Cash in Home Bank of Canada, 31st December, 1912	$155 29
Total	$155 29

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1912 on 31st December, 1912.

Name and address of auditor for 1912 was as follows: W. A. Douglas, B.A., Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1912 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, $500.

Amount of Bond of Treasurer, $1,000.

VIII. Cash Receipts.

Cash balance 31st December, 1911, $214.41.
Cash received during 1912 from:

Dues . . .	$2,042 50
International Union	4,300 00
Total receipts	$6,342 50

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:
All expenses of management are paid from the general fund.

(b) *Miscellaneous Expenditure.*

Funeral benefits (paid by International)	4,300 00
Sick benefits	1,245 62
Medical attendance	856 00
Total expenditure	$6,401 62

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1912, were as follows:
William C. Jex, President, Dominion Express .....Toronto.
W. M. Carruthers, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,056.
Number of members who died during 1912, 7.
Amount of funeral benefits paid, $700.00.
Cash standing to credit of Funeral Benefit Fund, $525.20.

II. SICK BENEFITS.

Sick benefits are undertaken by the Association.
Number of members who received sick benefits in 1912, 183.
Total amount of sick benefits paid in 1912, $4,144.41.
Number of weeks' sickness experienced during 1912, 691.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1912, $3,573.45.

III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	$525 20
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	3,573 45
Total assets	$4,098 65

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.
Twelve such assessments were made during the year 1912.
The Society's books were duly audited on January 13th, 1913.
The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.
The names and post office addresses of the auditors for 1912 were as follows: C. A. Girvin, W. J. Wilson and A. H. McInnis, Toronto.
Amount of bond of Secretary-Treasurer, $500.

VII. Cash Receipts.

Amount of cash on hand 31st December, 1911, $2,311.41.

Cash received during 1912 from:

Application fees and sick dues	$5,737 00
Initiations	218 50
Funeral assessments	434 00
Interest	74 50
Total receipts	$6,464 00

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration	$10 00
Supplies bought	38 50
Salaries, officers' and auditors' fees	206 00
Printing, stationery and advertising	93 00
Guarantee for Secretary-Treasurer	5 00
Postage	7 00
Slips returned, etc.	32 00
Total expense of management	$391 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	700 00
Sick benefits	4,144 41
Total expenditure	$5,235 91

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 6 Church Street, Toronto.

Organized 1833; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

George Hunter, President .....Toronto.
J. G. Greey, Treasurer .....Toronto.
F. D. Hunt, Secretary .....Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1912, 86.
Number of members who received sick benefits during 1912, 19.
Total amount of sick benefits paid during 1912, $316.03.
Number of weeks' sickness experienced during 1912, 79.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1912, $65.62.

III. ASSETS.

Cash in Imperial Bank, Toronto	$65 62
Total assets	$65 62

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two members of the Society died in 1912.
Assessments were made for the purpose of benefits monthly, and special assessments when required.
Fourteen such assessments were made during the year 1912.
The Society's books were duly audited January, March, June and September, 1912.
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.
Names and post office addresses of the auditors for 1912 were as follows: J. H. Watts and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), 54.54.
Cash received during 1912 from:

Assessments	$267 70
Interest	0 75
Donation from firm	66 91
Total	$335 36

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Secretary	5 25
Total management expenses	$8 25

(b) *Miscellaneous Expenditure.*

Sick benefits	316 03
Total expenditure	$324 28

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

John Manning, President .....Woodstock.
Leo Matthew, Vice-President .....Woodstock.
John Page, Secretary-Treasurer, pro tem .....Woodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1912, none.
Amount of funeral benefits paid during 1912, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 85.
Number of members who have received sick benefits during 1912, 20.
Number of weeks' sickness experienced during 1912, 47⅔.
Amount paid in respect of sick members during 1912, $143.00.
Amount paid for medical attendance, $121.13.
Total amount of cash standing to credit of fund at 31st December, 1912, none.

III. ASSETS.

Cash on hand	$0 20
Total assets	$0 20

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.
The accounts were audited on the 13th January, 1913.
Names and addresses of auditors: W. E. Gould and A. J. Watford, Woodstock.
Books of account kept: Cash Book, Ledger, and Minute Book.

VII. CASH RECEIPTS.

Balance from 1911 (not extended), $18.30.
Cash received during 1912 from:

Dues	$256 65
Total receipts	$256 65

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:	
Registration	$3 00
Salaries	8 40
Total expenses of management	$11 40

(*b*) *Miscellaneous Expenditure.*

Sick benefits	143 00
Medical attendance	121 13
Total expenditure	$275 53

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

H. Cockshutt, Hon. President ..... Brantford.
George Wedlake, President ..... Brantford.
F. Jones. First Vice-President ..... Brantford.
G. A. Richardson, Second Vice-President ..... Brantford.
Chas. E. House, Secretary ..... Brantford.
Peter M. Yule, Treasurer. ..... Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 700.

Number of members who died during 1912, two, and funeral benefits were paid amounting to $80.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1912, $466.59.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Ninety members received sick benefits during 1912, amounting to $1,231.94.

Number of weeks' sickness experienced in 1912, 308.

III. ASSETS.

Cash in Bank of Montreal, Brantford	$466 59

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 20th, 1913.

The books of record kept are as follows: Assessment Book, Financial Detail Book. Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1912: T. W. Cleator: and Herbert E. Chittenden, Brantford.

No changes were made in regard to sick benefits during 1912.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $442.56.

Cash received during 1912 from:

Assessments	$1,504 05
Total	1,504 05

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Law costs	$ 50
Registration fee	10 00
Printing, stationery and advertising	27 50
Officers' salaries, etc., 1911 and 1912	130 00
Postage	08
Total	$168 08

(b) *Miscellaneous Expenditure.*

Funeral benefits	80 00
Sick benefits	1,231 94
Grand total	$1,480 02

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. Yarrow, President .....Toronto.
H. Meade, Secretary .....Toronto.
J. Pollard, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1912, 141.

Number of members who died during 1912, two.

Amount of funeral benefits paid during 1912, $60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1912, 27.

Amount paid for sick benefits during 1912, $311.00.

Number of weeks' sickness experienced in 1912, 103 2-3.

Total amount of cash standing to credit of Sick Benefit Fund, $150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto	$150 00
Total assets	$150 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's Books were duly audited on December 19th, 1912.

Twelve assessments were made in 1912, payable first of each month.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1912 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Treasurer's bond, $500.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $150.00.
Cash received during 1912 from:

Initiation fees	$21 50
Dues	383 25
Interest	6 02
Total	$410 77

VII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Salaries, officers' and auditors' fees	$25 55
Registration fee	3 00
Premium for guarantee of officers	2 50
Total expenses of management	$31 05

(b) *Miscellaneous Expenditure.*

Funeral benefits	60 00
Sick benefits	311 00
Gratuities to distressed members	8 72
Total expenditure	$410 77

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Robert C. Newman, Grand Master .....Toronto.
Nicholas Ingram, Grand Secretary .....Port Perry.
Mrs. Tressa Burnett, Grand Treasurer .....Toronto.

III. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1912, was 5,760.

Total number of members who died during 1912, 23.

Amount of funeral benefits paid in respect of deceased members in 1912, $1,375.00.

Cash standing at credit of Funeral Fund at 31st December, 1912, $1,352.61.

IV. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.

Number of members who received sick benefits during 1912, 29.

Amount of benefits paid in 1911 in respect of sick members, $333.00.

Number of Weeks' sickness experienced in 1912, 147.

Amount paid for medical attendance. $442.77.

Total amount standing to credit of Sick Benefit Fund, $603.37.

V. ASSETS.

	Grand Body.	Subordinate Lodges.
Real estate, less incumbrances	$16,500 00	$1,670 00
Actual cash in hands of Treasurer	1,145 70	.....
Standard Bank, Port Perry	979 83	.....
Metropolitan Bank, Toronto	1,507 25	.....
Standard Bank, Picton	19 60	.....
All other assets	8,134 34	.....
Totals	28,286 72	$1,670 00

VI. LIABILITIES.

Aggregate amount of all liabilities	$1,396 08

VII. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments were made during the year 1912, payable in thirty days from date of issue.

The books and accounts were duly audited on September 12th, 1912.

The books of record and account kept by the Society are Day Book, Ledger and Register.

Names and addresses of the auditors for 1912: James Worrell, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, $1,000.

Amount of bond of Secretary Orphanage Fund, $500.

Amount of bond of Grand or Supreme Treasurer, $1,000.

Certain changes were made in the constitution and rules during 1912.

VIII. Cash Receipts.

Cash balances from 1911 (not extended), $5,422.08.
Cash received during 1912 from:

	Grand Body.	Subordinate Lodges.
Assessments	$1,564 02	.....
Per capita tax and levies	1.146 75	.....
Charter fees	135 00	.....
Supplies sold	446 27	.....
Rent	70 00	.....
Donations	4,710 01	.....
Interest	75 97	.....
All other sources	2,446 56	.....
Total receipts	$10,594 58	.....

IX. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Lodges.
Cash paid during 1912 for:		
Commission	$140 00	.....
Registration fee	25 00	.....
Annual meeting	69 80	.....
Supplies bought	581 54	.....
Travelling expenses	263 00	.....
Rent, light, etc.	629 54	.....
Salaries, officers' and auditors' fees	2,665 32	.....
Printing, stationery and advertising	372 95	.....

	Grand Lodge.	Subordinate Lodges.
Postage, telegrams and express	$224 23	.....
Premiums for guarantee of lodge officers	20 00	.....
Other expenditures (Orphanage account)	5,931 15	.....
Total management expenses	$10,922 53	.....

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	1,375 00	.....
Benefits to widows and orphans	48 00	.....
Sick benefits	.....	$192 00
Medical attendance	11 00	431 77
Gratuities to distressed members	.....	25 00
Other expenditure	7 75	.....
Total expenditure	$12,364 28	$648 77

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 420 Gladstone Avenue, Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Robert Guy, President .....Hamilton.
Alex. McMordie, Secretary-Treasurer .....Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1911		769
Add contracts taken during 1912, new or renewed		188
Gross number on foot at any time during 1912		957
Contracts matured in 1912 *($9,524.00)	13	
Contracts lapsed in 1912	28	
Total deductions	41	41
Net contracts on foot 31st December, 1912		916
Number of certificates temporarily suspended		4

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	$1,092 86
Total assets	$1,092 86

VI. LIABILITIES.—None.

*The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1912.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Twelve assessments were made during 1912.

The Society's accounts were duly audited for 1912 on January 11th, 1913.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1912: Jno. Friers, W. J. Mankey and C. J. Onley, Toronto.

Number of members in Ontario, 380.

Number of members in Ontario who died during 1912, 4.

Amount paid as death claims to Ontario members, $2,468.25.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $1,925.67.

Cash received during 1912 from:

Assessments	$8,732 25
Per capita tax and levies	270 43
Interest	37 85
Supplies sold	13 50
Total receipts	$9,054 03

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$10 00
Supplies bought	112 75
Salaries	110 40
Printing	101 50
Postage, telegrams and express	28 19
Total expenses of management	$362 84

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments	9,524 00
Total expenditure	$9,886 84

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. R. Briggs, President .....Toronto.
W. Sparks, Vice-President .....Toronto.
A. T. Middleton, Treasurer .....Toronto.
John J. O'Connor, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1912, was 218.

Number of members who died during 1912, 2.

Total amount of funeral benefits paid in 1912, $300.00.

Cash in Funeral Benefit Fund, 31st December, 1912, $565.06.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash in Treasurer's and Secretary's hands	$128 25
Cash on deposit in Imperial Bank	502 55
Total	$630 80

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Three assessments were made during 1912.

The Society's accounts were duly audited on January 28th, 1913.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's, Members' signatures, By-laws and Bank Book.

Names and post office addresses of auditors for 1912: M. MacDonald and T. D. Gould, Toronto.

Certain changes were made in relation to insurance certificates in 1912.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $697.05.
Cash received during 1912 from:

Application fees	$61 25
Assessments	182 50
Interest	18 50
Total	$262 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Secretary's salary	25 00
Postage, etc.	0 50
Total expenses of management	$28 50

(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Total expenditure	$328 50

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Thomas DeRose, President ..... Toronto.
P. Hannigan, 1st Vice-President ..... Toronto.
E. Gray, 2nd Vice-President ..... Toronto.
James Conlan, Treasurer ..... Toronto.
Thomas Carruthers, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership was, at 31st December, 1912, 1,950.
Number of members who died during 1912, 10.
Total amount of funeral benefits paid in 1912, in respect of deceased members, $570.00.
Number of junior members who died during 1912, none.
Amount of funeral benefits paid in 1912 in respect of junior members, none.
Number of members' wives who died in 1912, 8.
Amount of funeral benefits paid in 1912 in respect of deceased wives, $225.00.
Amount at the credit of the General Fund at 31st December, 1912, $1,359.34.
Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1912, 653.
Total amount of sick benefits paid in 1912, $5,003.63.
Number of weeks' sickness experienced in 1912, 1,442½.
Nothing was paid out for medical attendance during 1912.

III. ASSETS.

Cash on hand	$4 50
Cash in Dominion Bank, Toronto	1,354 84
Total assets	$1,359 34

IV. LIABILITIES.—None.

V. Miscellaneous.

No changes were made in 1912 in the organization and management of the Society.
Assessments were made every four weeks.
Thirteen assessments were made during 1912.
The accounts were audited July 10th, 1912, and January 20th, 1913.
The following books are kept: Minute Book, Day Book and Ledger.
The names and post office addresses of the auditors for 1912 were: Joseph Coulter and John Hibbert, Toronto.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $2,017.79.
Cash received during 1912 from:

Assessments	$5,660 20
Interest	43 05
Total	$5,703 25

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee (renewal)	$10 00
Printing	3 00
Postage	1 47
Travelling expenses (car tickets)	52 00
Managing officers' salaries and officers' and auditors' fees	301 60
Expenses of management	$368 07

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	795 00
Sick benefits	5,003 63
Benefits to widows and orphans	40 00
Christmas presents	155 00
Total expenditure	$6,361 70

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1912, were as follows:

Arthur Tuck, President ..... Brantford.
Edward Plows, First Vice-President ..... Brantford.
Bert Wismer, Second Vice-President ..... Brantford.
J. R. Harmer, Secretary ..... Brantford.
Franklin Grobb, Treasurer ..... Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1912, was 1,158.
Number of members of the Society who died in 1912, 8.
Funeral benefits were paid in 1912 amounting to $384.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1912, 161.
Total amount of sick benefits paid in 1912, $2,356.85.
Number of weeks' sickness experienced in 1912, 606 1-3.
Total amount to the credit of the Sick Benefit Fund at 31st December, 1912, $692.93.

III. ASSETS.

Cash value of bonds	$500 00
Cash deposited in Standard Bank, Brantford	692 93
Other assets	12 00
Total assets	$1,204 93

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Thirteen assessments were made in 1912 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1912 were audited January 16th, 1913.

The following books of record and account are kept: Minute Book, Roll Book and Cash Book.

Names and post office addresses of the auditors for 1912 were as follows: C. J. Dennison and S. G. Macklin, Brantford.

No changes were made in 1912 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $724.26.
Cash received during 1912 from:

Dues	$2,922 95
Interest	24 37
Total receipts	$2,947 32

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Law costs	$ 50
Registration fee	10 00
Officers' and auditors' fees	125 60
Printing, stationery, etc.	25 50
Postage, etc.	1 20
Total expenses of management	$162 80

(b) *Miscellaneous Expenditure.*

Funeral benefits	384 00
Sick benefits	2,356 85
Gratuities to distressed members	75 00
Total expenditure	$2,978 65

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of Society at 31st December, 1912, were as follows:

John Pattinson, President ..... Woodstock.
Harry Pearson, Treasurer ..... Woodstock.
B. C. Parker, Secretary ..... Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 272.
Number of members who received benefits during 1912, 66.
Total amount of benefits paid in 1912, $587.00.
Number of weeks' sickness experienced in 1912, 217 1-3.
Total amount of cash standing to credit of Sick Benefit Fund, $375.00.

III. ASSETS.

Cash in Bank of Commerce, Woodstock	$375 00

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Ten such assessments were made during 1912.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited 4th January, 1913.

The names and post office addresses of the auditors for 1912 were as follows: Tom Armstrong and J. V. Spedding, Woodstock.

No changes were made during 1912 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $251.89.
Cash received during 1912 from:

Initiation fees	$154 00
Assessments	693 90
Interest	15 60
Total receipts	$863 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:		
Law costs	$	1 00
Registration fees		3 00
Supplies bought		34 74
Officers' and auditors' salaries		77 30
Printing		1 60
Total expenses of management		$117 64

(b) Miscellaneous Expenditure.

Funeral wreaths	32 00
Sick benefits	587 00
Refund to members	3 75
Total expenditure	$740 39

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1912, were as follows:

Abraham Payne, President ..... Ottawa.
D. Bussell, Vice-President ..... Ottawa.
W. Pennington, Treasurer ..... Ottawa.
L. G. Morgan, Financial Secretary ..... Ottawa.
J. A. Murphy, Recording Secretary ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 177.
Number of members who died during 1912, 4.
Funeral benefits amounting to $100.00 were paid.
Total amount of cash standing to credit of General Fund, $379.68.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 25, amounting to $725.
Number of weeks' sickness experienced during 1912, 284.
Amount paid for medical attendance in 1912, $95.43.
Total amount cash standing to credit of General Fund, December, 1912, $179.98.

III. ASSETS.

Cash on hand	$33 85
Bank of Ottawa (General Fund)	379 68
Bank of Ottawa (Special Fund)	344 06
Bank of Ottawa (Beneficiary Fund)	179 98
Other assets	75 00
Total assets	$1,012 57

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Four such assessments were made during 1912.

The Society's books were duly audited February 7th, 1913.

Names and post office addresses of the auditors for 1912 were as follows: Albert E. Bullman and Albert J. Cawdron, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Day Book and Members' Register.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,471.75.
Cash received during 1912 from:

Advance assessments	$3 00
Initiation fees	4 00
Dues	621 80
Assessments	850 00
Interest	31 03
Repayment of investments (not extended), $1,443.00.	
Total receipts	$1,509 83

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Commission	$7 50
Registration fee	3 00
Rent, light, heat and taxes	22 50
Salaries, officers' and auditors' fees	86 00
Printing, postage, etc.	28 09
Other expenditure	15 85
Total expenses of management	$162 94

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	910 00
Funeral benefits	100 00
Sick benefits	725 00
Druggist	49 13
Medical attendance	95 43
Other expenditure	1 50
Total expenditure	$2,044 00

VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1912, were as follows:

G. Bagnato, President ..... Toronto.
S. Agliarolo, Vice-President ..... Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street ..... Toronto.
G. Parisi, Corresponding Secretary ..... Toronto.
Pietro Licari, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

No funeral benefits were paid during 1912.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which at 31st December, 1912, was 24.

Number of members who received sick benefits during 1912, 7.

Number of weeks' sickness experienced during 1912, 31.

Amount paid for sick benefits during 1912, $155.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1912, $130.90.

III. ASSETS.

Cash due by Treasurer	$120 45
Cash in Dominion Bank	130 90
Total	$251 35

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $277.40.

Cash received during 1912 from:

Application fees	$2 50
Dues	160 00
Supplies sold	3 75
Interest	8 00
Total	$174 25

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Rent, light, heat and taxes	22 50
Officers' salaries	10 00
Stationery, postage, etc.	3 00
Supplies bought	4 80
Total management expenses	$43 30

(*b*) *Miscellaneous Expenditure.*

Sick benefits	155 00
Medical attendance	2 00
Total expenditure	$200 30

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1912, were as follows:

H. Tansley, President ..... Hamilton.
W. Armstrong, Vice-President ..... Hamilton.
F. J. Maw, Treasurer ..... Hamilton.
K. Knudsen, Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 300.
Number of members who died during 1912, 1.
Amount of funeral benefits paid during 1912, $40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1912, 23.
Amount of benefits paid in 1912, $229.15.
Number of weeks' sickness experienced in 1912, 62.
Cash to credit of fund at 31st December, 1912, $291.68.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton	$291 68
Total assets	$291 68

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.
The accounts of the Society were duly audited for the year 1912, January 20th, 1913.
Names and addresses of the auditors for the year 1912: Walter Turnbull and A. H. Mundt, Hamilton.
Books of record or account kept: Cash, Record and Dues Book.
Certain changes were made in regard to sick benefits during 1912.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $293.58.
Cash received during 1912 from:

Assessments and dues	$233 65
Donation	77 90
Total receipts	$311 55

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Managing officers' salary and auditors' fees, 1911 and 1912	40 00
Postage, telegrams and express	1 30
Total expenses of management	$44 30

(b) *Miscellaneous Expenditure.*

Funeral benefits	40 00
Sick benefits	229 15
Total expenditure	$313 45

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ontario.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Robert Davis, President .....Hamilton.
W. G. Flack, Secretary .....West Hamilton.
W. Gaskell, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 530.
Four members died during 1912.
Amount of funeral benefits during 1912, $200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 83.
Amount paid for sick benefits during 1912, $2,077.50.
Number of weeks' sickness experienced during 1912, 414.
Amount paid for medical attendance during 1912, $480.00.
Amount of cash standing to credit of Sick Fund, $2,073.94.

III. ASSETS.

Cash in Bank of Hamilton	$2,073 94
Total	$2,073 94

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.
The books of record and account are: Cash Book and Cheque Book.
The accounts of the Society were audited January 4th, 1913.
Names and addresses of the auditors for 1912: P. Erskine and W. Knowles, Hamilton.
Certain changes were, during 1912, made in the by-laws in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $2,016.58.
Cash received during 1912 from:

Dues	$3,143 75
Interest	41 21
Donations	75 00
All other sources	42 00
Total receipts	$3,301 96

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Officers' salaries and officers' and auditors' fees	231 75
Printing, etc.	36 00
Total expenses of management	$270 75

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Medical attendance	480 00
Sick benefits	2,077 50
Gratuities to distressed members	216 10
Other expenditure	0 25
Total expenditure	$3,244 60

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

T. C. Johnson, President ..... Toronto.
H. Stevenson, Vice-President ..... Toronto.
Thomas Jeffrey, Secretary-Treasurer ..... Toronto.
G. Tasker, Trustee ..... Toronto.
A. Thomson, Trustee ..... Toronto.
W. Denning, Trustee ..... Toronto.
H. V. Ferguson, Trustee ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 75.
No members died during 1912. Amount of funeral benefit paid, none.
Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1912, $1,282.71.

II. SICK BENEFITS.

Number of members who received sick benefits in 1912, 14.
The total amount of benefits paid in 1912 was $240.00.
Number of weeks' sickness experienced in 1912, 48.
The total amount paid for medical fees.—None.

III. ASSETS.

Actual amount of cash on hand 31st December, 1912	$1,282 71
Total	$1,282 71

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made weekly.
The Society's accounts were audited January 11th, 1913.
The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book.
The names and post office addresses of the auditors for 1912 were: A. H. Leman and J. A. Masterson, *The Globe.*
During 1912 no changes were made in the constitution and rules in relation to sick benefits.
Amount of bond of Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,270.84.		
Cash received during 1912 from:		
Initiation fees	$	3 50
Dues		125 80
Interest and dividends		259 95
Total		$389 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:		
Registration fee	$	3 00
Supplies		3 93
Rent, light, heat and taxes		4 00
Managing officers' salaries, etc.		100 00
Premium for guarantee of officers		10 00
Postage		5 00
Total expenses of management		$125 93

(b) Miscellaneous Expenditure.

Sick benefits	240 00
All other expenditure	11 45
Grand total	$377 38

THE NATIONAL CASH REGISTER CO'S. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Edward Watson, President	Toronto.
Russell Macdougall. Vice-President	Toronto.
Charles W. Long, Secretary	Toronto.
Gerald Monteith, Treasurer	Toronto.
Harry Fowler, Director	Toronto.
Robert Reid, Director.	Toronto.
William Croft, Director	Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1912, was 110.
Sick benefits are undertaken by the Society.
Twenty-one members received sick benefits during 1912.
Total amount of benefits paid in 1912 in respect of sick members, $312.65.
Number of weeks' sickness experienced, 62½.
Amount paid for medical attendance, $99.50.
Amount standing to credit of General Fund, 31st December, 1912, $861.55.

III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1912	$861 55

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1912.

Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.

The Society's Books were audited for 1912 on 18th January, 1913.

Names and addresses of auditors for 1912 were as follows: Harry Godwin and George Wilkes. Toronto.

No changes were made in the By-laws of the Society during 1912.

Amount of Secretary's bond, $250.00.

Amount of Treasurer's bond, $250.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $762.29.
Cash received during 1912 from:

Dues	$526 46
Interest	12 20
Total receipts	$538 66

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:

Registration fees	$ 3 00
Supplies bought	19 00
Law costs	25
Guarantee bond	5 00
Total expenses of management	$27 25

(*b*) *Miscellaneous Expenditure.*

Sick benefits	312 65
Medical attendance	99 50
Total expenditure	$439 40

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Andrew Englert, President ..... Berlin.
Frank Walz, Vice-President ..... Berlin.
Jacob Gies, Financial Secretary ..... Berlin.
Albert L. Hergott, Recording Secretary ..... Berlin.
George B. Fischer, Treasurer ..... Berlin.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 483.
One member of the Society died during 1912.
Amount paid for funeral benefits during 1912, $25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 58.
Amount paid for sick benefits, $718.00.
Number of weeks' sickness experienced during 1912, 117 4-7.
Total amount of cash standing to credit of the general fund from which benefits are paid, $1,183.97.

III. ASSETS.

Notes	$2,000 00
Actual cash on deposit in Union Bank, Berlin (current account)	1,183 97
All other assets	8 00
Total	$3,191 97

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's books were duly audited for 1912 on December 31st, 1912.
The following books of record or account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.
Names and post office addresses of the auditors for 1912 were as follows: W. Winter and I. E. Haller, Berlin.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,483.74.

Cash received during 1912 from.

Initiation fees	$72 00
Dues	1,404 00
Fines	18 50
Supplies sold	30 00
Interest	72 38
Forfeits	2 75
Total receipts	$1,599 63

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$ 3 00
Rent, light and heat	25 00
Salaries	106 00
Postage	1 95
Total expenses of management	$135 95

(b) Miscellaneous Expenditure.

Sick benefits	718 00
Funeral benefits	25 00
Benefits to widows and orphans	5 50
All other sources	14 95

Investments (not extended), $1,000.00.

Total expenditure	$899 40

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

L. V. Dusseau, President ..... Toronto.
J. B. Ethier, Vice-President ..... Toronto.
P. Gravel, Secretary ..... Toronto.
J. D. Desaulniers, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 77.
Three members died during 1912.
Funeral benefits paid during 1912, $150.00.
One member's wife died during 1912.
Amount paid in respect of deceased wives, $25.00.
Cash standing to credit of Funeral Benefit Fund, $353.90.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Ten members received sick benefits during 1912.
Number of weeks' sickness experienced during 1912, 53.
Sick benefits amounting to $159.00 were paid.
Cash standing to credit of Sick Fund, $1,217.25.

III. ASSETS.

Cash value of mortgages	$1,000 00
Cash value of notes	200 00
Cash on hand	9 35
Cash in Home Bank of Canada	361 80
Total assets	$1,571 15

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Payable first Monday in each month.
The Society's accounts were audited 14th February, 1913.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1912: R. L. Archambault, Toronto.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,547.80.

Cash received during 1912 from:

Initiation fees	$	5 00
Dues		310 25
Interest		84 65
Total receipts		399 90

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Law costs	$	1 00
Registration fee		3 00
Expenses of annual meeting		4 00
Salaries		24 00
Postage, etc.		1 00
Other expenses		5 00
Total expenses of management		$38 00

(b) Miscellaneous Expenditure.

Funeral benefits		175 00
Sick benefits		159 00
All other expenditure		4 55
Total expenditure		$376 55

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Brantford, Ont.

Organized 24th August. 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

P. E. Verity, Honorary President .....Brantford.
J. Harvey Clement, President .....Brantford.
Harry Bond, First Vice-President .....Brantford.
G. F. Griffin, Second Vice-President .....Brantford.
Charles Carter, Secretary .....Brantford.
Verity Plow Company, Treasurer .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 300.
Number of members who died during 1912, 1.
Amount paid for funeral benefits, $30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1912, 76.
Amounts of benefits paid during 1912, $1,110.24.
Number of weeks' sickness experienced in 1912, 337.
Total amount to credit of Sick Benefit Fund, $510.45.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.)	$510 45
Total	$510 45

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1912, twelve.
The Society's accounts were audited January 23rd. 1913.
Names and addresses of the auditors of accounts for 1912: H. W. Styles and Harry Bond, Brantford.
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.
Certain changes were made during 1912 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $582.62.
Cash received during 1912 from:

Dues	$1,162 20
Interest and dividends	36 37
Total	$1,198 57

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Law costs	50
Officers' salaries, etc.	120 00
Printing, stationery and advertising	7 00
Total expenses of management	$130 50

(b) Miscellaneous Expenditure.

Funeral benefits	30 00
Sick benefits	1,110 24
Grand totals	$1,270 74

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Frank Beninger, President .....Formosa.
Mike Weis, Vice-President .....Formosa.
Mathew Weiler, Secretary and Treasurer .....Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 36.
No members died during 1912.
Amounts paid for funeral benefits, none.
Number of members who received sick benefits in 1912, 2.
Number of weeks' sickness experienced in 1912, 5.
Amount of benefits paid in 1912 to sick members, $20.00.
Total amount of cash standing to credit of fund at 31st December, 1912, $583.71.

III. ASSETS.

Actual cash on hand 31st December, 1912	$32 38
Cash in bank (Merchants), Mildmay	551 33
Total assets	$583 71

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessment was made during 1912.

The books and accounts of the Society were duly audited January 6th, 1913.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1912 were: Anthony Opperman and John B. Goetz, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $496.06.
Cash received during 1912 from:

Dues	$108 00
Interest	14 90
Total receipts	$122 90

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Salaries	7 00
Rent, etc.	2 40
Postage, telegrams and express	0 10
Other expenses	0 25
Total expenses of management	$12 75

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	20 00
Other expenditure	2 50
Total expenditure	$35 25

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at 31st December, 1912, were as follows:

A. G. Kingston, President .....Ottawa.
A. W. Grant, Treasurer .....Ottawa.
W. J. Lynch, Secretary .....Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1912, $73,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st December, 1911			351	70,200 00
Add contracts taken during 1912, new or renewed			36	7,200 00
Gross number and amount of contracts on foot at any time during 1912			387	77,400 00
Deductions:				
		$ c.		
Contracts matured in 1912	8	1,600 00		
Contracts cancelled in 1912	14	2,800 00		
Total deductions extended	22	4,400 00	22	4,400 00
Net contracts on foot at 31st December, 1912			365	73,000 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc.	$5,807 36
Cash in Bank of Montreal, Ottawa	2,071 59
	$7,878 95

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1912, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 25th January, 1913.

Names and post office addresses of the auditors for 1912 were as follows: R. Devlin and H. V. Rorke, of Ottawa.

Books of record or account kept: Two Books of Registers of Beneficiaries and one Cash Ledger.

Amount of bond of Treasurer, $1,000.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $4,040.12.	
Cash received during 1912 from:	
Assessments	$2,266 36
Interest and dividends	323 63
Total receipts	$2,589 99

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Salaries, officers' and auditors' fees	120 00
Printing, stationery, advertising and postage	6 25
Premium for Guarantee of Officers	5 00
Total expenses of management	$134 25

(*b*) *Miscellaneous Expenditure.*

Life insurance claims	1,600 00
Investments (not extended), $2,824.27.	
Total expenditure	$1,734 25

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at 31st December, 1912, were as follows:

C. L. Fraser, President ..... Hamilton.
R. W. Small, Vice-President ..... Hamilton.
Peter F. Monte, Secretary ..... Hamilton.
J. L. Hopkin, Treasurer ..... Burlington.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, about 1,050.
Three members died during 1912.
Amount of funeral benefits paid during 1912, $286.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 322.
Amount paid for sick benefits during 1912, $4,099.60.
Number of weeks' sickness experienced during 1912, 820.
Amount paid for medical attendance during 1912, $1,511.60.
Amount of cash standing to credit of Sick Fund, $1,740.39.

III. ASSETS.

Cash in Bank of Hamilton	$1,740 39
Total	$1,740 39

IV. LIABILITIES.

Funeral benefits	$14 00

V. MISCELLANEOUS.

Dues are paid twice a month by the members.
Number of assessments made during 1912, 24.
The accounts of the Society were audited on December 31st, 1912.
The books of record and account are Minute Book, Cash Book and Journal.
Names and addresses of the auditors for 1912: J. K. Fenton and A. Smith, Hamilton.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,515.19.
Cash received during 1912 from:

Dues	$6,463 90
Interest	51 80
Donation	75 00
Total receipts	$6,590 70

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Printing, etc.	$14 00
Registration fee	10 00
Officers' salaries and officers' and auditors' fees	387 00
Expenses of annual meeting	14 00
Total expenses of management	$425 00

(b) Miscellaneous Expenditure.

Funeral benefits	286 00
Medical attendance	1,511 60
Sick benefits	4,099 30
All other expenditure	43 30
Total expenditure	$6,365 50

THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

John Parker, President ..... Toronto.
George Dearling, Vice-President ..... Toronto.
G. L. Kingdon, Secretary ..... Toronto.
Thos. Hutchison, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 149.
One member died during 1912.
Funeral benefits paid in 1912, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 69.
Number of weeks' sickness experienced during 1912, 159.
Sick benefits amounting to $636.10 were paid.
Amount paid for medical attendance, $207.71.
Cash standing to credit of Sick Benefit Fund at 31st December, 1912, $78.36.

III. ASSETS.

Cash on hand	$78 36

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.
The Society's accounts were audited July and December, 1912.
The books of record kept are a Cash Book, Receipt Book, and Minute Book.
Names and addresses of the auditors for 1912: C. W. Feighen and J. A. Robinson, Toronto.
Certain changes were made in the Constitution and By-laws during 1912.
Amount of bond of Treasurer, $50.00.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), nil.
Cash received during 1912 from:

Dues	$1,039 42
Total receipts	$1,039 42

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Investigation of claims	2 50
Travelling expenses	3 75
Supplies bought	3 50
Salaries	50 00
Expenses of annual meeting	4 50
Total expenses of management	$67 25

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Medical attendance	207 71
Sick benefits	636 10
Total expenditure	$961 06

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized, 1905; incorporated May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

G. Ginsberg, President ..... Toronto.
I. Goldberg, Vice-President ..... Toronto.
J. Feder, Recording Secretary ..... Toronto.
M. Sher, Treasurer ..... Toronto.
J. Steiner, Financial Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1912, was 357.

Number of members who died during 1912, 1.

Amount of funeral benefits paid during 1912, $100.00.

Number of members' wives died during 1912, 3.

Amount of funeral benefits paid, $100.00.

Fourteen members' children and nine members' parents died during 1912, and funeral benefits amounting to $108.00 were paid.

Amount of cash standing to credit of fund, $63.97.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Thirty-nine members received sick benefits during 1912, amounting to $709.00.

Number of weeks' sickness experienced during 1912, 146.

Amount paid for medical attendance, $945.27.

Amount of Cash standing to credit of the Fund, $4,136.18.

III. ASSETS.

Cash value of real estate	$1,200 00
Cash on hand	50 00
Cash in bank	4,150 15
All other assets	199 82
Total	$5,599 97

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary. No assessment was made during 1912.

The accounts of the Society were audited January 11th, 1913.

Names and post office address of auditors: M. Zimmerman, J. Harshkowitz, S. Shukin, D. Weisberg, and D. Zale, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, $100.00.

VII. Cash Receipts.

Cash balance from 1911, $3,039.77.

Cash received during 1912:

Application fees	$ 56 25
Initiation fees	36 00
Dues	2,594 43
Arrears of dues	229 22
Per capita tax	436 25
Supplies sold	51 40
Fines	15 45
Donations	53 05
Medical fees	1.125 26
Advance dues	26 58
Interest	88 02
All other sources	357 29
Total	$5,069 20

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Travelling expenses	$16 30
Registration fee	3 00
Supplies bought	164 50
Rent	132 50
Salaries	301 46
Printing	75 55
Postage and stationery	125 88
Total management expenses	$819 19

(b) *Miscellaneous Expenditure.*

Funeral benefits	308 00
Medical attendance	945 27
Sick benefits	709 00
Hospital	230 90
Gratuities to distressed members	293 75
Other expenditures	602 71
Total expenditure	$3,908 82

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 88 Church Street, Toronto, Ont.

Organized 27th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. McCarthy, President ..... Toronto.
F. McCann, Vice-President ..... Toronto.
J. Pamphilon, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 468.
Number of members of the Society who died during 1912, 6.
Total amount of funeral benefits paid during 1912, $1,500.00.
Number of members' wives died during 1912, 2.
Amount of funeral benefits paid, $80.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 92, amounting to $2,001.30.
Number of weeks' sickness experienced during 1912, 398 3-7.

III. ASSETS.

Cash in Treasurer's hands	$86 30
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto	10,957 92
Total	$11,044 22

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts were audited monthly during 1912.
Names of auditors: R. Haberstock, J. Lawlor, and J. McCarthy, all of Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $12.402.67.

Cash received during 1912 from:

Initiation fees	$199 50
Dues	7,340 25
Assessments	485 45
Fines	30 25
Interest and dividends	329 74
Cash received from repayment of loans	324 20
Total receipts	$8,709 39

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Per capita tax for management	$111 00
Registration fee	3 00
Expenses of meeting	153 66
Supplies	10 90
Rent, fuel, light and taxes	259 38
Salaries, officers' and auditors fees	1,290 06
Printing, stationery and advertising	470 49
Postage, telegrams and express	27 80
Total expenses of management	$2,326 29

(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	3,700 00
Funeral benefits	1,580 00
Gratuities to distressed members	59 00
Sick benefits	2,001 30
Other expenditure	401 25
Total expenditure	$10,067 84

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Mrs. Mary Tulk, R.W.G. Mistress ..... Vancouver, B.C.
Mrs. Grace Akerley, D.G. Mistress ..... St. John, N.B.
Miss Kate Cubbon, Grand Secretary ..... Toronto, Ont.
Mrs. Jean Gordon, Grand Treasurer ..... Toronto, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 3,000.
Number of members who died during 1912, one.
Amount paid for funeral benefits, $100.00.
Amount standing to credit of Funeral Benefit Fund, $61.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges.
Number of members who received sick benefits during 1912, 15.
Total amount of sick benefits paid in 1912, $58.00.
Number of weeks' sickness experienced in 1912, 33.
Amount paid for medical attendance in 1912, $116.50.

III. ASSETS.

	Grand Body.	Subordinate.
Cash in bank	$333 54	.....
All other assets	38 00	.....
Total assets	$371 54	.....

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited September, 1912.
Names and addresses of auditors of accounts of 1912: Mrs. Mary Tulk, Vancouver, B.C., and Mr. Chenery, Toronto, Ont.

VII. Cash Receipts.

Cash balance from 1911, $314.97.
Cash received during 1912 from:

	Grand Lodge.	Subordinate Lodges.
Per capita tax and levies	$411 50	.....
Charter fees	135 00	.....
Supplies sold	127 64	.....
All other sources	100 00	.....
Total receipts	$774 14	.....

VIII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1912 for:		
Expenses of meeting	$3 00	.....
Commission	104 00	.....
Travelling expenses	133 00	.....
Registration fee	10 00	.....
Supplies bought	123 50	.....
Clerk hire	15 00	.....
Postage, telegrams and express	67 07	.....
Salaries	70 00	.....
Printing, stationery and advertising	30 00	.....
Total expenses of management	$555 57	.....

(b) *Miscellaneous Expenditure.*

Funeral benefits	100 00	.....
Sick benefits	.....	58 00
Medical attendance	.....	116 50
All other expenditure	100 00	.....
Total expenditure	$755 57	$174 50

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office: 193-197 Yonge Street, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

John Boland, President ..... Toronto.
W. D. Thomas, Vice-President ..... Toronto.
Thomas H. Eagen, Treasurer ..... Toronto.
Thomas H. Kirk, Secretary ..... Toronto.

DIRECTORS.

R. Burbridge ..... West Toronto.
G. Grundler ..... West Toronto.
H. Libby ..... West Toronto.
T. Bates ..... West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 282.
Number of members who died in 1912, none.
Funeral benefits paid in 1912, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1912, 21.
Amount of sick benefits paid during 1912, $537.50.
Number of weeks' sickness experienced in 1912, 120.
Total amount to credit of General Fund, from which all claims are paid, $536.26.

III. ASSETS.

Balance to credit of Sick and Funeral Funds (Home Savings Bank)	$536 26

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.
The Society's accounts for 1912 were audited on the 21st of January, 1913.
No changes were made during 1912 in the organization and management and the constitution and rules of the Society in relation to benefits.
Names of auditors of accounts: J. Linton and H. Hounsell, West Toronto.
Books of account kept by Society: Ledger, etc.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $619.95.
Cash received during 1912:

Dues	$467 60
Interest	14 21
Total receipts	$481 81

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	$28 00

(*b*) *Miscellaneous Expenditure.*

Sick benefits	537 50
Total expenditure	$565 50

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Joseph Sauriol, President .....Toronto.
Peter C. Werthner, Secretary, 547 Broadview Avenue.....Toronto.
Louis Dubois, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 57.
Number of members who died during 1912, none.
Amount paid for funeral benefits during 1912, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1912, 4.
Amount paid for sick benefits during 1912, $130.00.
Number of weeks' sickness experienced in 1912, 26.
Amount paid for medical attendance, $27.70.

III. ASSETS.

Cash in Home Bank	$631 61
Total	$631 61

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1912, payable weekly.
The Society's accounts were audited in July, 1912, and January, 1913.
Names and addresses of the auditors of accounts for 1912: John J. Brady and W. J. Kamm, Toronto.
Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $492.51.

Cash received during 1912:

Dues	$280 50
Interest	15 15
Doctor's fees	27 70
Total receipts	$323 35

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Officers' salaries	24 00
Other expenses	1 00
Total expenses of management	$28 00

(b) Miscellaneous Expenditure.

Sick benefits	130 00
Medical attendance	27 70
Total expenditure	$185 70

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book. p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Abramo Pucini, President ..... Toronto.
G. Altilia, Secretary ..... Toronto.
M. Samorelli, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1912, was 44.
One member died during 1912.
Total amount paid for funeral benefits, $75.00.
Cash standing to credit and Funeral Benefit Fund, $739.04.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Number of members who received sick benefits in 1912, 8.
Total amount of sick benefits paid in 1912. $92.95.
Number of weeks' sickness experienced in 1912, 26.
Amount paid for medical attendance during 1912, $117.50.

III. ASSETS.

Cash on deposit in Bank of Toronto	$739 04
Total assets	$739 04

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1912.
Names and addresses of the auditors, C. Franco and M. Bartello, Toronto.
No changes were made during 1912 in the organization or management, or in the constitution or rules in relation to benefits.
Books of account kept by Society: Journal, Ledger, and Minute Book.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $831.41.

Cash received during 1912 from:

Application fees	$4 00
Dues	251 10
Supplies sold	1 50
Interest	21 63
Total receipts	$278 23

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Rent, etc.	$23 15
Salaries	12 00
Total expenses of management	$35 15

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	92 95
Medical attendance	117 50
Gratuities	50 00
Total expenditure	$370 60

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 156 Adelaide Street West, Toronto, Ont.

Organized 16th January, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. T. Brown, Chairman ..... Toronto.
R. J. McGowan, Secretary ..... Toronto.
R. T. Coady, Treasurer ..... Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1911	264
Additional contracts taken in 1912	53
Gross number on foot at any time during 1912	317
Contracts matured	17
Contracts on foot at 31st December, 1912	300

III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

V. ASSETS.

Cash	$187,743.84
Total	$187,743 84

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and fifteenth days of each month.

The books were duly audited for 1912 by the Corporation auditors, 23rd January, 1913.

VIII. CASH RECEIPTS.

Balance from 1911 (not extended), $161,057.08.

Cash received during 1912 from:

Asessments	$13,975 98
Interest	6,837 50
Donations	1,151.00
City grant	8,750.00
Total receipts	$30,714 48

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Total expenses of management	$3 00

(*b*) *Miscellaneous Expenditure.*

Death benefits	250 00
Pension	3,774 72
Total expenditure	$4,027 72

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ont.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. A. Sullivan, President ..... Hamilton.
F. Hough, Financial Secretary ..... Hamilton.
F. Fortier, Treasurer ..... Hamilton.
G. H. Willson, Recording Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 328.
Number of members who died in 1912, 1.
Funeral benefits paid in respect of deceased members, $550.00.
Number of members' wives who died during 1912, 3.
Amount paid in respect of deceased wives, $120.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1912, 51.
Total amount of sick benefits paid during 1912, $1,020.85.
Number of weeks' sickness experienced in 1912, 204 1-7.
Amount of cash to credit of Sick and Funeral Benefit Fund at 31st December, 1912. $3,291.11.

III. ASSETS.

Cash on hand	$13 18
Cash in Bank of Hamilton	3,277 93
Total	$3,291 11

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited monthly during 1912.
The books kept are Day Book and Ledger.
Names and post office addresses of the auditors for 1912: G. H. Willson, E. Jennings and T. J. Mence, Hamilton.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $5,354.06.

Cash received during 1912 from:

Initiation fees	$48 00
Dues	4,833 30
Assessments	325 00
Fines	42 75
Interest	118 68
All other sources	584 23
Total receipts	$5,951 96

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:

Per capita tax or levies	$685 50
Managing officers' salaries and officers' and auditors' fees	863 31
Registration fee	3 00
Rent	115 00
Postage, etc.	25 95
Printing, stationery and advertising	299 53
Total expenses of management	$1,992 29

(*b*) *Miscellaneous Expenditure.*

Sick benefits	1,020 85
Funeral benefits	670 00
Gratuities to distressed members	4 00
Other expenditure	4.327 77
Total expenditure	$8,014 91

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 38 Greenwood Avenue, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

William J. Rowe, Grand President ..... Toronto.
J. L. Swalwell, Grand Secretary ..... Toronto.
J. H. Barber, Grand Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1912, was 231.

Number of members who died during 1912, 4.

Total amount of funeral benefits paid during 1912, $400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1912, $1,425.49.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received suck benefits during 1912, 31.

Total amount of benefits paid in 1912, $636.00.

Number of weeks' sickness experienced in 1912, 148.

Total amount paid for medical attendance during 1912, $197.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1912, $453.29.

III. ASSETS.

	Grand Body.	Subordinate. Bodies.
Actual cash in Treasurer's hands, December 31st, 1912	$5 90	$27 95
Cash in Dominion Bank	721 10	.....
Cash in Home Bank, Toronto	802 96	227 13
Cash in Bank of Hamilton, Hamilton	.....	231 76
Total assets	$1,529 96	$486 84

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Five assessments were made during the year 1912, payable on the 1st January, April, July and October.

The audit is held at the time of the annual meeting.

Names and post office addresses of auditors for 1912: R. Scollard, Toronto, and W. J. Rowe, Hamilton.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1912 no changes were made in the Constitution.

VII. Cash Receipts.

	Grand Body.	Subordinate Bodies.
Cash balance from 1911, $2,357.69.		
Cash received during 1912 from:		
Dues	.....	$1,230 20
Initiation fees	.....	20 00
Per capita tax	.....	128 15
Assessments	$314 25	263 50
Supplies sold	75	6 00
Interest	46 15	15 76
Rent	.....	25 50
All other sources	.....	18 70
	$361 15	$1,707 81

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Per capita tax for management	.....	$314 25
Commission, etc.	.....	2 50
Registration fee	$3 00	.....
Expenses of annual meeting	9 00	.....
Rent, light, heat and taxes	.....	357 11
Salaries	70 00	82 00
Printing, stationery, etc.	5 00	29 50
Postage	.....	3 92
Other expenses	.....	300 32
Total expenses of management	$87 00	$1,089 60

(*b*) *Miscellaneous Expenditure.*

Cash paid during 1912 for:		
Funeral benefits	400 00	.....
Sick benefits	.....	636 00
Medical attendance	.....	197 25
	$487 00	$1,922 85

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Joseph Johnston, President ..... Toronto.
George Brydon, Vice-President ..... Toronto.
Ralph Smith, Secretary ..... Toronto.
T. Thomson, Treasurer ..... Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1912 was 70.

Sick benefits are undertaken by the Society. Eight members received sick benefits during 1912.

Total amount of benefits paid in 1912, in respect of sick members, $48.50.

Number of weeks' sickness experienced, 12 1-7.

Amount standing to credit of Sick Benefit Fund, 31st December, 1912, $310.17.

III. ASSETS.

Cash on hand	$7 09
Cash in Home Bank, 31st December, 1912	303 08
Total assets	$310 17

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1912 on January 6th, 1913.

Names and addresses of auditors for 1912 were as follows: H. Southwick and J. Lamb, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1911, $265.02.

Cash received during 1912 from:

Dues	$125 25
Interest	6 35
Donation	25 00
All other sources	44 00
Total receipts	$200 60

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Annual meeting	101 30
Rent	2 00
Postage	15
Total expenses of management	$106 45

(*b*) *Miscellaneous Expenditure.*

Sick benefits	48 50
Other expenditure	50
Total expenditure	$155 45

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Leon Bercowitz, Noble Master ..... Hamilton.
Aaron Uger, Vice-Noble Master ..... Hamilton.
Sidney S. Glass, Financial Secretary ..... Hamilton.
Samuel Cohen, Recording Secretary ..... Hamilton.
Samuel Goldstein, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1912, was 69.

Number of members who died in 1912, none.
Amount paid for funeral benefits during 1912, none.
Number of members' wives who died in 1912, none.
Number of members' children who died in 1912, 4.
Funeral benefits paid in 1912, $25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of persons who received sick benefits during 1912, 3.
Amount of sick benefits paid during 1912, $24.00.
Number of weeks' sickness experienced during 1912, 6.
Amount paid for medical attendance, $50.00.
Amount of cash standing to credit of fund, $485.20.

III. ASSETS.

Real estate	$193 75
Cash on deposit to Society's credit, not drawn against, in the Royal Bank, Hamilton	485 20
Other assets	75 00
Total assets	$753 95

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Certain changes were made in the constitution and rules during the year 1912.
Books kept by the Society: Ledger, etc.
The books of the Society were audited quarterly. Names of auditors, H. Lewis and H. Shonman, Hamilton.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $412.95.

Cash received during 1912 from:

Application fees	$7 50
Initiation fees	4 00
Dues	404 76
Charter fees	10 00
Interest	12 35
Donations	2 00
Total receipts	$440 61

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:

Organization expenses	$15 00
Law costs	1 00
Registration fee	3 00
Supplies bought	60 00
Printing, etc.	20 00
Postage	22 08
Travelling expenses	15 00
Rent, etc.	47 28
Officers' salaries	50 00
All other sources	6 00
	$239 36

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	24 00
Medical attendance	50 00
Gratuities to distressed members	10 00
All other expenditure	20 00
Grand totals	$368 36

L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Nelson Bigras, President .....Ottawa.
J. T. Lemay, Recording Secretary .....Ottawa.
Joseph Saint-Germain, B.A., Treasurer .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 398.
Number of members of the Society who died in 1912, 4.
Total amount of funeral benefits paid in respect of deceased members was $1,600.00.
Number of members' wives deceased in 1912, 4.
Amount of funeral benefits paid in respect of deceased wives, $300.00.
Total cash standing to credit of Funeral Fund at 31st December, 1912, $3,886.31.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1912, 39.
Amount of sick benefits paid in 1912, $1,011.55.
Number of weeks' sickness experienced in 1912, 255¼.

III. ASSETS.

Cash on deposit in La Banque Nationale, Ottawa	$7,797 73
Actual cash on hand at 31st December, 1912	11 43
Other assets	980 89
Total assets	$8,790 05

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.
The Society's accounts were audited monthly and annually.
The names and addresses of the auditors for 1912 were as follows: P. N. Chapman, Ottawa, Ont., and Francois Fortin, Jr., Gatineau Point, Que.
Books of account kept by the Society are: Ledger and Cash Book.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $7,556.11.

Cash received during 1912 from:

Assessments and dues	$3,527 25
Interest and dividends	248 60
Degrees and cards	2 20
Other sources (detailed in memo.)	589 75
Total receipts	$4,367 80

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Rent, light, heat and taxes	97 50
Managing officers' salary, etc.	181 75
Printing, stationery, etc.	12 55
Postage, etc.	8 45
Other expenses	62 35
Total expenses of management	$365 60

(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives)	300 00
Benefits to widows and orphans	1,600 00
Sick benefits	1,011 55
Other expenditure	837 60
Grand total	$4,114 75

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

William G. Coggins, Provincial Grand Master .....Toronto.
John Petter, Deputy Grand Master .....Toronto.
Wm. C. Schunck, Pro. Cor. Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the District, the membership of which was, at 31st December, 1912, 1,292.

Six members died during 1912, and $580.00 benefits were paid.

Three members' wives died during 1912, and in respect thereof benefits were paid amounting to $150.00.

Total cash to credit of Funeral Fund at 31st December, 1912, $2,665.08.

IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate and District Lodges.
Number of members who received sick benefits in 1912, 190.
Amount of benefits paid in 1912, in respect of sick members, $3,148.16.
Number of weeks' sickness experienced in 1912, 762 1-7.
Amount paid for medical attendance during 1912, $1,666.92.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1912, $15,237.61.

V. ASSETS.

	District Body.	Subordinate Bodies.
Mortgages	$9,000 00	$6,700 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	2,665 08	.....
In various banks, in various places	.....	12,631 93
Total assets	$11,665 08	$19,331 93

VI. LIABILITIES.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1912. None.

The Society's books were duly audited for 1912 on 25th January, 1913.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books and District Return Sheets.

Names and post office addresses of the auditors for 1912 were as follows: Charles Cowburn, Richard Neal, and C. H. Knight, Toronto.

Amount of Secretary's bond, $500.00.

VIII. Cash Receipts.

	District Body.	Subordinate Bodies.
Cash balance from 1911 (not extended), $13,185.59.		
Cash received during 1912 from:		
Initiation fees	.....	$730 00
Dues	$2,842 52	11,788 26
Interest	509 15	381 74
Dues, etc. (old country members)	.....	3,116 91
Total receipts	$3,351 67	$16,016 91

IX. Cash Expenditure.

(a) *Expenses of Management.*

	District Body.	Subordinate Bodies.
Cash paid during 1912 for:		
Charter fees	.....	$25 00
Per capita tax and levies	$38 88	719 50
Organization expenses	.....	151 35
Registration fee	10 00	.....
Insurance	.....	3 65
Expenses of meeting	10 25	.....
Supplies bought	173 65	109 26
Travelling expenses	170 20	28 90
Rent, light, heat and taxes	.....	420 50
Officers' salaries	300 00	789 18
Clerk hire	30 00	.....
Printing	64 00	75 50
Postage, telegrams and express	12 33	176 92
Premium for guarantee of lodge officers	2 50	16 95
Other expenses	204 00	748 90
Total expenses of management	$1,015 81	$3,265 61

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	731 00	1,824 86
Sick benefits	114 75	3,033 41
Medical attendance	.....	1,666 92
Benefits to members of sister lodges	.....	3,164 20
For investment (not extended): District body, $1,600.00; Subordinate body, $900.00.		
Total expenditure	$1,861 56	$12,955 00

UNION No. 59 (BRANTFORD) OF THE CIGARMAKERS' INTERNATIONAL UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

W. J. Springle, President .....Brantford.
F. Mather, Secretary-Treasurer .....Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The total membership at 31st December, 1912, was 16.
Number of members of the Society who died in 1912, none.
Funeral benefits paid in 1912, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 2.
Total amount of benefits paid in 1912, $130.00.
Number of weeks' sickness experienced in 1912, 26.

III. ASSETS.

Cash on hand 31st December, 1912	$32 37
Cash on deposit in Royal Loan and Savings Co.	102 27
Total	$134 64

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No regular assessments are made. One assessment was made during 1912.

The Society's accounts for 1912 were audited monthly.

The following books of record and account are kept: Cash Book and Ledger.

The names and post office addresses of the auditors for 1912: A. Crandall and Chas. Maxwell, Brantford.

No changes were made in 1912 in the organization or management of the Society or in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $214.80.

Cash received during 1912 from:

Initiation fees	$6 00
Dues	222 40
Assessments	12 00
Interest and dividends	2 16
All other sources	10 00
Total receipts	$252 56

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Rent, light, heat and taxes, etc.	15 75
Managing officers' salaries, auditors' fees	30 82
Printing, stationery and advertising	20 60
Postage, telegrams and express	3 07
Law costs	0 25
	$73 49

(b) *Miscellaneous Expenditure.*

Per capita tax	4 23
Sick benefits	130 00
All other expenditure	125 00
Grand totals	$332 72

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Charles E. Munroe, President ..... Woodstock.
James Blake, Vice-President ..... Woodstock.
Thomas Milburn, Secretary-Treasurer ..... Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1912, was 282.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 41.
Amount of sick benefits paid during 1912, $363.75.
Number of weeks' sickness experienced during 1912, 121 4-7.
Amount paid for medical attendance, $406.49.
Amount of cash standing to credit of the fund, $477.39.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock	$152 39
Cash on deposit Oxford Permanent L. and S. Society, Woodstock	325 00
Total	$477 39

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.
Number of assessments made during 1912, twelve.
No changes were made in the Constitution and Rules during the year 1912.
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.
The books of the Society were audited 3rd January, 1913. Names of auditors: W. J. Beattie and Angus Campbell, Woodstock.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $486.19.

Cash received during 1912 from:

Assessments	$830 00
Interest	14 94
Donations	28 60
Total	$873 54

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Printing	1 85
Salary of Secretary	33 25
Other Expenses	39 00
Total expenses of management	$77 10

(b) *Miscellaneous Expenditure.*

Sick benefits	363 75
Medical attendance	406 49
Relief to distressed members	10 00
All other expenditure	25 00
Total expenditure	$882 34

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Davenport, Ont.

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. Higgins, President ..... Toronto.
H. Ashwell, Vice-President ..... Toronto.
E. Simser, Secretary ..... Toronto.
L. Fraser, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 1,289.
Ten members died during 1912, and funeral benefits amounting to $300.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 382.
Total amount of sick benefits paid during 1912, $3,521.20.
Number of weeks' sickness experienced during 1912, 880.
Amount paid for medical attendance during 1912, $1,605.21.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1912, $2,130.01.

III. ASSETS.

Cash on hand, 31st December, 1912	$278 39
Cash in Canadian Bank of Commerce	621 64
Cash in Imperial Bank	1,229 98
	$2,130 01

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.
Twenty-four assessments were made during 1912, and were payable on the 8th and 23rd of each month.
The books of the Society were duly audited July 31st and December 31st, 1912.
The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.
Names and addresses of auditors of accounts of 1912: G. Ellis, J. V. Phipps and H. Brown, Toronto.
Certain changes were made during 1912 in the Constitution and Rules in relation to benefits.
Amount of bond of Secretary, $300.
Amount of bond of Treasurer, $1,000.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $617.34.
Cash received during 1912 from:

Assessments	$7,217 75
Interest	14 83
Donations	10 00
Total	$7,242 58

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$10 00
Officers' salaries, etc.	176 50
Clerk hire	5 00
Annual meeting	90 00
Postage	2 00
Guarantee bonds	10 00
Law costs	10 00
Expenses of management	$303 50

(b) *Miscellaneous Expenditure.*

Funeral benefits	300 00
Sick benefits	3,521 20
Medical attendance	1,605 21
Grand totals	$5,729 91

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

P. M. Draper, President ..... Ottawa.
J. K. Peffers, Secretary-Treasurer ..... Ottawa.
J. A. Murphy, Recording Secretary ..... Ottawa.
A. E. Sheppard, Corresponding Secretary ..... Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.
Total membership of local Union, 290.
One member of the Society died during 1912.
Total amount of funeral benefits paid, $75.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1912, 24.
Total amount of benefits paid in 1912, $504.00.
Number of weeks' sickness experienced in 1912, 126.
Total amount of cash standing to the credit of Sick Fund, $251.73.

III. ASSETS.

Cash on deposit in Bank of Ottawa	$251 73
Total	$251 73

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1912 were: J. I. Dionne, James McCann and J. W. Reny, of Ottawa.

Books of account kept by the Society are: Ledger and Receipt Book.

Certain changes were made in the organization or management of the Society during 1912.

Amount of Secretary-Treasurer's bond, $1,500.00.

VII. Cash Expenditure.

Cash balance from 1911 (not extended), $419.50.
Cash received during 1912 from:

Dues	$324 60
Interest	11 63
Total receipts	$336 23

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:
All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits	$504 00
Total expenditure	$504 00

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office. Toronto.

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

W. Weller, President ..... Toronto.
Thomas Rushworth, Vice-President ..... Toronto.
Wm. Leamon, Secretary-Treasurer ..... Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Membership, 593.
Number of members who received sick benefits during 1912, 65.
Total amount of sick benefits paid during 1912, $884.70.
Number of weeks' sickness experienced during 1912, 221.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1912, $673.05.

III. ASSETS.

Cash in treasurer's hands	$18 00
Cash in Standard Bank	655 05
Total assets	$673 05

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eight such assessments were made during 1912.
The accounts of the Society were duly audited in July, 1912, and January, 1913.
Names and addresses of auditors for 1912: J. M. Ogilvie, F. Matthews and W. Weller, Toronto.
Amount of bond of Secretary, $200.00.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $548.40.
Cash received during 1912 from:

Dues	$1,033 80
Interest	15 70
Total receipts	$1,049 50

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Rent, etc.	4 95
Officers' salaries	30 20
Premiums for guarantee	2 00
	$40 15

(b) *Miscellaneous Expenditure.*

Sick benefits	884 70
Total expenditure	$924 85

HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ont.

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

William Mittsen, President	Dundas.
Alex. Anderson, Recording Secretary	Hamilton.
William Stroud, Treasurer	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 72.
No members died during 1912, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 11.
Total amount of sick benefits paid during 1912, $225.00.
Number of weeks' sickness experienced during 1912, 45.
Amount paid for medical attendance during 1912, $135.40.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1912, $1,613.38.

III. ASSETS.

Cash in Molsons Bank, 31st December, 1912	$1,613 38
Cash in Dominion Bank, 31st December, 1912	45 26
Total assets	$1,658 64

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1912.
The books of the Society were duly audited February, 1913.
The following books of record are kept: Cash Book and Ledger.
Name and address of auditor of accounts of 1912: E. Pope, Hamilton.
No changes were made during 1912 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,557.45.
Cash received during 1912 from:

Application fees	$27 50
Initiation fees	15 00
Dues	369 50
Supplies sold	10 95
Interest	46 18
All other sources	214 66
Total	$683 79

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Per capita tax or levies	$16 50
Registration fee	3 00
Supplies bought	40 00
Clerk hire	7 00
Rent, light and heat	25 50
Salaries	50 00
Printing, etc.	26 20
Postage, etc.	10 50
Expenses of management	$178 70

(b) *Miscellaneous Expenditure.*

Sick benefits	225 00
Medical officer	135 40
All other	43 50
	$582 60

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Dan. F. Pierce, President	Toronto.
W. E. Meredith, Recording Secretary	Toronto.
James Lydon, Treasurer	Toronto.
Josh Walford, Ed. Ferris, Sr., R. C. Newman, — Finance Committee	Toronto.

I. FUNERAL BENEFITS.

Total membership of Society, 166.
Number of members who died during 1912, 2.
Amount of funeral benefits paid during 1912, $400.00.
Amount standing to credit of fund, $12,918.96.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1912, 16.
Total amount of sick benefits paid during the year 1912, $270.00.
Number of weeks' sickness experienced, 45.
Medical attendance, $233.00.
Amount of cash standing to credit of Sick Benefit Fund, $1,342.48.

III. ASSETS.

Bonds, debentures, etc.	$12,000 00
Cash on hand as per auditors' statement	127 14
Bank of Commerce, Toronto	1,405 72
Canada Permanent Mortgage Corporation	918 96
Totals	$14,451 82

IV. LIABILITIES.

Due Treasurer	$4 25

V. Miscellaneous.

The Society's accounts were duly audited in January, April, July, October, 1912.
Auditors for the year: Chas. E. Leatch, John Walford and J. Lavene, Toronto.
No changes were made in the Constitution and By-laws during 1912.
Books of account kept by the Association are: Blotter and Ledger.

VII. Cash Receipts.

Cash received during 1912 from:	
Application, initiation fees and dues	$1,573 00
Interest and dividends	550 28
All other sources	448 04
Total receipts	$2,571 32

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:	
Per capita tax or levies	$40 00
Registration	3 00
Supplies bought	42 00
Rent, light, heat and taxes	18 00
Salaries, officers' and auditors' fees	203 00
Printing, stationery and advertising	32 50
Other expenses	94 00
Total expenses of management	$432 50

(b) Miscellaneous Expenditure.

Gratuities to distressed members	101 00
Funeral benefits	400 00
Sick benefits	270 00
Medical attendance	233 00
Other expenditure	136 56
Total expenditure	$1,573 06

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

I. Kahn, President ..... Toronto.
P. Yushkevitch, Vice-President ..... Toronto.
K. Shiff, Treasurer ..... Toronto.
D. Pullan, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 183.
Number of members' children who died during 1912, 6.
Amount of funeral benefits paid in respect of members' children during 1912, $35.00.
Total cash standing to credit of Sick and Funeral Fund, $1,665.39.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 25.
Amount paid for sick benefits during 1912, $340.00.
Number of weeks' sickness experienced during 1912, 68.
Amount paid for medical attendance during 1912, $965.73.

III. ASSETS.

Cash value of real estate	$453 94
Cash value of mortgages	1,700 00
Cash in hands of Treasurer	177 31
Cash on deposit in Bank of Commerce, Toronto	1,488 08
Total assets	$3,819 33

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made once a year, if necessary.
No assessments were made during 1912.
The Society's accounts were duly audited 29th December, 1912.
Books of record kept by the Society are: Cash Book, Ledger and Record Book.
The auditors of accounts of 1912 were: J. Schien, J. Bochneck and K. Jaffe, Toronto.
No changes were made during 1912 in the organization, management, Constitution and Rules of the Society in relation to benefits.
Amount of bond of treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,062.94.

Cash received during 1912 from:

Application fees	$42 00
Initiation fees	42 00
Dues	2,308 95
Interest	199 33
Other sources	6 00
Total receipts	$2,598 28

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Rent, light and heat	92 50
Officers' salaries	120 00
Printing, stationery, etc.	55 50
Postage, 'phones, telegrams and express	52 65
Other management expenses	331 45
Total expenses of management	$655 10

(b) *Miscellaneous Expenditure.*

Funeral benefits	35 00
Sick benefits	340 00
Medical attendance	965 73
Total expenditure	$1,995 83

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY

ANNUAL STATEMENT FOR THREE MONTHS ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized in May, 1912; incorporated in Ontario, 24th September, 1912.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Thomas E. Till, President ..... Toronto.
George Potter, Vice-President ..... Toronto.
T. Hopmans, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 83.
Number of members who died during 1912, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1912, 7.
Amount of benefits paid during 1912, $60.00.
Number of weeks' sickness experienced in 1912, 12.
Amount paid for medical attendance during 1912, none.
Total amount to credit of Sick Benefit Fund, $214.40.

III. ASSETS.

Cash on hand	$105 40
Cash in Dominion Bank	109 00
Total	$214 40

IV. LIABILITIES—None.

V. MISCELLANEOUS.

Assessments are made weekly.
Number of assessments made during 1912, 32.
The books of the Society were duly audited 8th January, 1913.
Names and addresses of auditors of accounts of 1912, George Christie and J. Milne, Toronto.
No changes were made in the Constitution and By-laws during 1912.

VII. Cash Receipts.

Cash balance from 1911 (not extended), nil.
Cash received during 1912 from:

Initiation fees	$5 40
Dues	305 95
All other sources	8 75
Total receipts	$320 10

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration and incorporation fee	$4 00
Supplies bought	4 45
Travelling expenses	2 00
Officers' salaries	35 00
Postage, etc.	25
Total expenses of management	$45 70

(b) *Miscellaneous Expenditure.*

Sick benefits	60 00
Total	$105 70

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA, HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 156½ King Street East, Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Richard Hammond, President ..... Hamilton.
Henrietta Holland, Treasurer ..... Hamilton.
Annie Gwyder, Secretary ..... Hamilton.

I. FUNERAL BENEFITS.

One member died during the year 1912, and funeral benefits were paid amounting to $25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 17.
Number of members who received sick benefits during 1912, 4.
Amount of sick benefits paid during 1912, $58.25.
Number of weeks' sickness experienced during 1912, 29.
Amount standing to credit of Sick and Funeral Benefit Fund, $331.07.

III. ASSETS.

Cash on hand	$19 17
Cash in Bank of Hamilton	311 90
Total assets	$331 07

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited for 1912.
The names and addresses of the auditors were as follows: Violet Bryant, Florence Johnston, and Eva McComes, Hamilton.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $391.65.
Cash received during 1912 from:

Dues	$51 25
Interest	5 25
Total receipts	$56 50

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Rent, light, heat and taxes	24 00
Salaries	4 83
Printing, etc.	2 00
	$33 83

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	58 25
Total expenditure	$117 08

ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized, 31st December, 1901, and incorporated, 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Vincenzo Muto, President ..... Toronto.
Giovanni Colombo, Secretary ..... Toronto.
Luigi Mazza, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 112.
One member died during 1912, and $50.00 funeral benefits were paid.
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1912, $1,235.35.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 20.
Amount paid for sick benefits, $346.79.
Number of weeks' sickness experienced, 71½.
Amount paid for medical attendance, $150.00.

III. ASSETS.

Cash on hand	$127 58
Cash deposited in Bank of Commerce	1,107 77
Total assets	$1,235 35

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were duly audited 21st December, 1912.
The names and post office addresses of the auditors for 1912: H. O. Castrucci and D. Duzi, Toronto.
Books of account kept by the Society: Ledgers and Cash Book.
Certain changes were made in the constitution and by-laws during 1912.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,182.59.
Cash received during 1912 from:

Application fees	$16 00
Dues	714 80
Supplies sold	29 00
Interest	34 36
All other sources	22 21
Total receipts	$816 37

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Rent, etc.	52 00
Salaries	42 20
Printing	101 57
Postage	13 05
Investigation of claims	5 00
Total management expenses	$216 82

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Medical attendance	150 00
Sick benefits	346 79
Total expenditure	$763 61

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1912, were as follow:

L. Frasca, President ..... Toronto.
F. Napoli, Vice-President ..... Toronto.
Rocco Gianvecchio, Treasurer ..... Toronto.
P. Monganelli, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.
The membership at 31st December, 1912, was 14.
Number of members who died during 1912, 1.
Total amounts paid for funeral benefits, $35.00.
Cash standing to credit of Sick and Funeral Benefit Fund, $380.31.

II. SICK BENEFITS.

The Society undertakes sick benefits.
Three members received sick benefits during 1912, amounting to $57.00.
Number of weeks' sickness experienced in 1912, 19.

III. ASSETS.

Cash on hand	$21 60
Cash in deposit in Bank of Montreal, Toronto	358 71
Total assets	$380 31

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited in December, 1912.
Name of auditor: V. Piccininni, Toronto.
No changes were made during 1912 in the organization or management or in the constitution or rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $424.75.
Cash received during 1912 from:

Dues	$45 00
Interest	5 56
Total receipts	$50 56

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Total management expenses	$3 00

(b) *Miscellaneous Expenditure.*

Funeral benefits	35 00
Sick benefits	57 00
	$95 00

THOMAS BROS. RELIEF AND SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, St. Thomas, Ont.

Organized, 13th December, 1905; incorporated in Ontario, 13th December, 1905.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

James Mackenzie, President .....St. Thomas.
W. Hayden, Vice-President .....St. Thomas.
A. J. Voege, Secretary .....St. Thomas.
M. K. Thomas, Treasurer .....St. Thomas.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 180.
No members died during 1912, funeral benefits paid, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 37.
Total amount of sick benefits paid during 1912, $672.00.
Number of weeks' sickness experienced during 1912, 173.
Amount paid for medical attendance during 1912, nil.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1912, $279.31.

III. ASSETS.

Actual cash held by Thomas Brothers, Limited, at 31st December, 1912	279 31
Total assets	$279 31

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks. Thirteen assessments were made during 1912.

The books of the Society were duly audited 23rd January, 1913.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book.

Names and addresses of auditors of accounts of 1912: C. W. Bush and C. Lang, St. Thomas.

No changes were made during 1912 in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $394.26.
Cash received during 1912 from:

Initiation fees Assessments	$642 30
Total	$642 30

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Law costs	$3 00
Registration fee	3 05
Supplies	36 20
Salaries	13 00
Printing	2 50
Postage	1 00
Other expenditure	1 50
Expenses of management	$60 25

(b) *Miscellaneous Expenditure.*

Benefits to widows	25 00
Sick benefits	672 00
Grand totals	$757 25

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 598 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Elizabeth Hooper, Grand President ..... London.
Elizabeth Pincombe, Grand Vice-President ..... Toronto.
Eliza Ann Burt, Grand Past President ..... Toronto.
Frank H. Revell, Grand Treasurer ..... Hamilton.
Leonard George Cross, Grand Secretary, 598 Gerrard Street ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,151.
Number of members of the Society who died during 1912, 17.
Amount of funeral benefits paid during 1912, $850.00.
Total cash standing to credit of Funeral Benefit Fund, 31st December, 1912, $7,169.10.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1912: Subordinate Bodies, 198; Juvenile Branch, 17.

Total amount of benefits paid during 1912: Subordinate Bodies, $1,582.04; Juvenile Branch, $32.30, Total, $1,614.34.

Number of weeks' sickness experienced in 1912: By Subordinate Bodies, 634 1-3; Juvenile Branch, 36.

Amount paid for medical attendance during 1912: Subordinate Bodies, $3,020.90; Juvenile Branch, $268.15.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1912: Subordinate, $12,897.81; Juveniles, $1,652.29.

IV. ASSETS.

Actual cash on hand, as per audit statement	$691 88
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton, and various Banks, situate at different places	7,748 74
All other assets	514 34
Subordinates, $17,894.44; Juveniles, $1,883.09.	
Total assets	$8,954 96

V. LIABILITIES.—None.

VI. Miscellaneous.

Assessments for the purpose of life insurance were made quarterly during 1912.

Four such assessments were made during 1912, payable March, June, September, and December.

The Society's books were audited 20th February, 1912.

The following books of record are kept: Cheque Book, Cash Book, Ledger, Register, and Day Book.

Names and post office addresses of the auditors for 1912 were as follows: Mrs. Moyes, Mrs. Swanston, Toronto, and J. W. Bateman, Whitby.

Amount of bond of Grand or Supreme Secretary, $500.

Amount of bond of Grand or Supreme Treasurer, $500.

VII. Cash Receipts.

Balance from 1911 (not extended), $21,330.18.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash received during 1912 from:			
Application fees	$173 45	$230 25	.....
Initiation fees	.....	580 75	$27 00
Dues	.....	10,609 79	453 01
Per capita tax	786 87	.....	.....
Supplies sold	534 94	.....	.....
Interest and dividends	210 05	226 37	38 80
Premiums for guarantee of lodge officers	130 96	.....	.....
All other sources	1,020 01	1,260 97	40 20
	$2,856 28	$12,908 13	$559 01

VIII. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1912 for:			
Per capita tax	.....	$786 87	.....
Commission	$32 35	50 60	.....
Registration fee	15 00	.....	.....
Expenses of meeting	60 95	.....	.....
Supplies bought	460 64	534 94	.....
Travelling expenses	14 80	.....	.....
Rent, etc.	.....	1,480 00	$51 20
Salaries, auditors' and officers' fees	360 30	820 00	56 00
Postage, telegrams, and express	95 90	147 80	18 00
Printing, stationery, and advertising	87 25	39 00	1 60
Premium for guarantee of lodge officers	.....	112 30	18 66
Total expenses of management	$1,127 19	$3,971 51	$145 46

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	850 00	.....	.....
Sick benefits	.....	1,582 04	32 30
Medical attendance	.....	3,020 90	268 15
Other expenditure	79 68	1,060 26	92 00
Totals	$2,056 87	$9,634 71	$537 91

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

James E. Merriman, President .....St. Catharines.
William F. Clarke, Vice-President .....Grimsby.
Levi Yale, Secretary-Treasurer .....St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	135	13,500 00
Add contracts taken during 1912, new or renewed	24	2,400 00
Gross number and amount of contracts on foot at any time during 1912	159	15,900 00

uctions:	Number.	Amount.		
		$ c.		
Contracts matured in 1912	5	500 00		
Contracts lapsed in 1912	10	1,000 00		
Total deductions extended	15	1,500 00	15	1,500 00
Net contracts on foot at 31st December, 1912			144	14,400 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines..... $330 04

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1912.

The accounts of the Society were audited on the 13th February, 1913.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Journal, Membership Roll and List of Beneficiaries.

Names and post office addresses of auditors for 1912: W. A. Mittleberger, St. Catharines, and Wm. McIntosh, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $330.04.
Cash received during 1912 from:

Assessments	$456 00
Interest and dividends	9 01
Total receipts	$465 01

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Commission, etc.	$34 41
Registration fee	3 00
Printing, stationery and advertising	6 75
Postage, telegrams and express	2 85
Total expenses of management	$47 01

(b) *Miscellaneous Expenditure.*

Life insurance claims	500 00
Total expenditure	$547 01

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. E. Jarrott, President .....Toronto.
Jos. Ball, Secretary .....Toronto.
G. J. Timpson, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 635.
Number of members who died during 1912, 4.
Amount of funeral benefits paid in 1912, $200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 29.
Amount of benefits paid in 1912 in respect of sick members, $411.
Number of weeks' sickness experienced in 1912, 137.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, $1,180.02.

III. ASSETS.

Cash value of real estate	$10,600 00
Cash on hand	34 39
Cash in bank	1,145 63
Total assets	$11,780 02

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are payable monthly by the members.

The books of the Society were audited in March, June, September and December of 1912:

Books of record or account kept: Ledger, etc.

Names and post office addresses of the auditors for 1912 were as follows: W. E. Meredith and C. Fairhead, Toronto.

No changes were made during 1912 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary, $200.00.

Amount of bond of Treasurer, $300.00.

VII. Cash Receipts.

Cash received during 1912 from:	
Dues, application and initiation fees	$1,423 54
Interest	13 70
Total	$1,437 24

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

All expenses of management are paid from the general account.	
Postage	$0 18

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	200 00
Sick benefits	411 00
All other expenditure	280 50
Total expenses	$901 68

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Belleville, Ont.

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

John Hughes, Grand Master ..... Clarke, Ont.
Fred. W. Forde, Deputy Grand Master ..... Ottawa, Ont.
T. B. Collins, Grand Treasurer ..... Millbrook, Ont.
F. M. Clarke, Grand Secretary ..... Belleville, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 182. No members died during 1912, and no funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Thirteen members received sick benefits during 1912.

Number of weeks' sickness experienced during 1912,.50 3-7.

Sick benefits amounting to $151.38 were paid.

Cash standing to credit of Sick Fund, $732.21.

III. ASSETS.

Cash on hand	$32 21
Cash in Bank of Montreal, Belleville	700 00
Total assets	$732 21

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited 15th January, 1913.

The books of record kept are: Membership Register, Record and Cash Book.

Names and addresses of the auditors for 1912: W. C. Reid, Belleville, and George McGookin, Brockville.

Amount of bond of Secretary-Treasurer, $1,000.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $576.90.

Cash received during 1912:

Dues	$404 34
Total receipts	$404 34

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Officers' salary, etc.	94 65
Total expenses of management	$97 65

(b) Miscellaneous Expenditure.

Sick benefits	151 38
Total expenditure	$249 03

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, 58 Stephenson Avenue, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Charles Ruff, President ..... Toronto.
J. H. Craven, Vice-President ..... Toronto.
Samuel Clark, Treasurer ..... Toronto.
Samuel Deans, Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 209.
Number of members who died during 1912, 5.
Amount of funeral benefits paid during 1912, $300.00.
Cash to credit of fund at 31st December, 1912, $1,457.94.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1912, 49.
Amount of benefits paid in 1912, $415.50.
Number of weeks' sickness experienced in 1912, 120 9-10.
Amount paid for medical attendance, $75.00.

IV. ASSETS.

	Grand Lodge.	Subordinate Lodge.
Cash on hand	$8 22	$24 35
Cash in Dominion and Royal Banks	1,124 38	4,748 17
Total assets	$1,132 60	$4,772 52

V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1912, 31st December, 1912.

Names and addresses of the auditors for the year 1912: Thomas Lucy and T. Hilton, Toronto.

Books kept by Society: Minute Book, Treasurer's Book and Bank Book.

IX. Cash Receipts.

Cash balance from 1911 (not extended)—			
Subordinate Bodies	$4,439 77		
Grand Body	703 12		
		Grand Lodge.	Subordinate Lodge.
Cash received during 1912 from:			
Fees, dues		.....	$800 00
Initiation fees		.....	33 25
Per capita tax and levies		$174 40	.....
Interest		19 10	127 70
All other sources		561 32	470 00
Total receipts		$754 82	$1,430 95

X. Cash Expenditure.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodge.
Cash paid during 1912 for:		
Per capita tax	.....	$155 60
Registration fee	$3 00	.....
Postage, etc.	.....	3 25
Rent	3 00	52 00
Managing officers' salaries and officers' and auditors' fees	.....	100 00
Printing, etc.	9 34	20 25
Other expenses	10 00	20 35
Total expenses of management	$25 34	$351 45

(b) *Miscellaneous Expenditure.*

Funeral benefits	300 00	.....
Sick benefits	.....	415 50
Medical attendance	.....	75 00
Other expenses	.....	290 00
Total expenditure	$325 34	$1,131 95

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Amherstburg, Ont.

Organized 14th May, 1894; incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Ed. Crimmins, President ..... Amherstburg.
Percy Demen, Vice-President ..... Amherstburg.
Arthur Burns, Financial Secretary ..... Amherstburg.
L. Bertrand, Recording Secretary ..... Amherstburg.
J. Reaume, Treasurer ..... Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 42.
Number of members who died in 1912, 1; amount paid for funeral benefits, $25.00.
Number of members who received sick benefits in 1912, 6.
Total amount paid for sick benefits in 1912, $90.85.
Number of weeks' sickness experienced in 1912, 22 5-7.
Balance to credit of fund, 31st December, 1912, $132.50.

III. ASSETS.

Cash standing to credit of Sick benefit Fund, 31st December, 1912	$132 50
Total assets	$132 50

IV. LIABILITIES.—No Information.

V. MISCELLANEOUS.

The books of the Society were audited January 18th, 1913.

Names and addresses of the auditors for 1912: P. J. Reaume and A. P. Bannon, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1911 (not extended), $154.93.
Cash received during 1912 from:

Dues, application and initiation fees	$122 50
Supplies sold	1 00
All other sources	1 77
Total	$125 27

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Officers' salaries	23 00
Postage, etc.	85
All other expenditure	5 00
Total expenses of management	$31 85

(*b*) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	90 85
Total expenditure	$147 70

FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. Gartenlaub, President ..... Toronto.
D. Filderman, Vice-President ..... Toronto.
Z. Haber, Secretary-Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

No member died during 1912.
Amount paid for funeral benefits during 1912, nil.

II. SICK BENEFITS.

Total membership of the Society at 31st December, 1912, 48.
Sick benefits are undertaken by the Society. Three members were sick.
Total amount of benefits paid in 1912 in respect of sick members, $82.75.
Number of weeks' sickness experienced, 21.
Amount paid for medical attendance, $184.12.
Amount standing to credit of Sick Benefit Fund, 31st December, 1912, $204.82.

III. ASSETS.

Cash value of real estate	$500 00
Cash in Northern Crown Bank, 31st December, 1912	204 82
Total	$704 82

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1911, $367.79.
Cash received during 1912 from:

Dues	$288 00
Per capita tax and levies	30 00
Interest	6 00
All other sources	93 60
Total receipts	$417 60

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Expenses of meeting	$34 50
Printing, etc.	19 95
Postage	56 39
Other expenses	46 36
Total expenses of management	$157 20

(b) *Miscellaneous Expenditure.*

Sick benefits	82 75
Medical attendance	184 12
Funeral benefits	5 00
Benefits to widows and orphans	7 50
Total disability benefits	60 00
Gratuities to distressed	104 00
Grand totals	$600 57

SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario, 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Frank Czajkowski, President ..... Toronto.
Antoni Wadawski, Vice-President ..... Toronto.
Anton Lozicki, Recording Secretary ..... Toronto.
Ronstanty Czajkowski, Financial Secretary ..... Toronto.
Stanislaus Naploshtsits, Treasurer ..... Toronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 22.
Number of members who received sick benefits in 1912, 2.
Total amount paid for sick benefits in 1912, $24.00.
Number of weeks' sickness experienced in 1912, 6.
Amount paid for medical attendance for 1912, $2.00.
Balance to credit of fund, 31st December, 1912, $255.84.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1912	$255 84
Total assets	$255 84

IV LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1911, $226.41.
Cash received during 1912 from:

Interest	$6 70
Initiation fees	15 30
Dues	71 40
All other sources	10 98
Total	$104 38

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Law costs	2 00
Expenses of annual meeting	7 75
Rent	18 00
Salaries	6 00
Premiums for guarantee of lodge officers	12 20
Expenses of management	$48 95

(b) *Miscellaneous Expenditure.*

Sick benefits	24 00
Medical attendance	2 00
Total expenditure	$74 95

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized 24th February, 1907, and incorporated in Ontario, 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Frank Baliunas, President .....Toronto.
Joseph Vasiliauskas, Vice-President .....Toronto.
Anthony Morkis, Recording Secretary .....Toronto.
Joseph Baliunas, Financial Secretary .....Toronto.
Frank Giliauskas, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 26.
No members died during 1912. Amount of funeral benefits paid during 1912, nil.
No members' wives died during 1912.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Funeral Fund at 31st December, 1912, $253.15.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Three members received sick benefits during 1912.
Number of weeks' sickness experienced during 1912, 9.
Sick benefits amounting to $36.00 were paid.

III. ASSETS.

Cash on hand	$84 67
Cash in Royal Bank of Canada	168 48
Total assets	$253 15

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, payable each month.
The Society's accounts were audited 31st December, 1912.
The books of record kept are a Ledger, Minute and Cash Book.
Names and addresses of the auditors for 1912: Frank Baliunas and Joseph Kriaucziunas, Toronto.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $153.48.

Cash received during 1912 from:

Initiation fees	$18 00
Dues	123 50
Assessments	4 70
Interest	4 32
Donations	4 49
All other sources	122 99
Total receipts	$278 00

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	$3 00
Rent, light, heat and taxes	32 75
Supplies bought	2 05
Travelling expenses	0 55
Printing	6 75
Postage, etc.	3 23
All other expenses	94 00
Total expenses of management	$142 33

(*b*) *Miscellaneous Expenditure.*

Sick benefits	36 00
Total expenditure	$178 33

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Incorporated in Ontario 30th May, 1894.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

J. J. Ward, President ..... Toronto.
E. Millward, Secretary ..... Toronto.
L. E. Lee, Treasurer ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 467.

Number of members of the Society who died during 1912, 4.
Amount of funeral benefits paid during 1912, $275.00.
Cash to credit of Funeral Fund, $473.81.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1912	32	12
Total amount of benefits paid during 1912	$552 00	$144 00
Amount paid for medical attendance in 1912	$126 75	$127 75
Balance to credit of Sick and Funeral Fund 31st December, 1912	$611 04	$404 10
Number of weeks' sickness experienced in 1912	135	48

V. ASSETS.

Cash in various banks	$2,055 66
All other assets	215 00
Total	$2,270 66

VI. LIABILITIES.

Amount due for medical attendance	$59 00
Amount due for rent	8 75
Total	$67 75

VII. Miscellaneous.

The Society's accounts were duly audited in January, 1913.

Names and post office addresses of the auditors for 1912: Joseph Allen and William Gilmour, Toronto.

Number of members in Ontario at 31st December, 1912, 467.

Number of members in Ontario who died during 1912, 4.

Amount of death benefits paid to Ontario members during 1912, $275.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $1,887.73.

Cash received during 1912 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees	$46 00	.....	.....
Initiation fees	.....	$174 50	$137 50
Dues	.....	1,273 00	622 87
Charter fees	35 00	.....	.....
Assessments	285 50	.....	.....
Per capita tax	239 45	.....	.....
Interest and dividends	19 11	26 17	10 60
Supplies sold	53 35	.....	.....
All other sources	42 55	124 62	118 10
Total receipts	$720 96	$1,598 29	$889 07

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1912 for:			
Charter fees	$35 00	$35 00	.....
Per capita tax	147 30	195 00	37 95
Law costs	1 00	.....	.....
Registration fee	3 00	.....	.....
Supplies bought	8 00	28 61	18 96
Rent, light, heat and taxes	.....	174 57	208 00
Officers' salaries	25 00	12 42	25 20
Expenses of meeting	5 00	.....	.....
Printing	11 20	22 03	6 50
Postage, etc.	6 87	45 52	15 82
All other	9 55	270 65	181 06
Total expenses of management	$251 92	$783 80	$493 49

(b) Miscellaneous Expenditure.

Per capita tax or levies	.....	285 50	.....
Funeral benefits	225 00	.....	50 00
Sick benefits	.....	552 00	144 00
Medical attendance	.....	126 75	127 75
Total expenditure	$476 92	$1,748 05	$815 24

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Aurora, Ont.

Incorporated in Ontario, 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Fred. C. Ward, President ..... Toronto.
Selby Draper, Vice-President ..... Toronto.
J. M. Walton, Secretary ..... Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1912, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 30.
Number of members of the Society who received sick benefits during 1912, 4.
Total amount of benefits paid in 1912, $160.00.
Number of weeks' sickness experienced in 1912, 37.
Total amount of cash standing to credit of Sick Fund at 31st December, 1912, $392.86.

III. ASSETS.

Cash on hand	$2 70
Cash in Bank of Montreal, Aurora	392 86
Total assets	$395 56

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1912.
The Society's accounts were audited November 15th, 1912.
The books of record kept are a Ledger, Minute and Cash Book.
Name and address of the auditor for 1912: A. J. Reynolds, Scarboro Junction, Ont.

VII. CASH RECEIPTS.

Cash balance 31st December, 1911, $399.74.
Cash received during 1912 from:

Assessments	$146 58
Per capita tax and levies	2 70
Interest	11 14
Total receipts	$160 42

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Postage, etc.	1 60
Total management expenses	$4 60

(b) *Miscellaneous Expenditure.*

Sick benefits	160 00
Total expenditure	$164 60

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

L. F. Valentine, President .....Ottawa.
Vincenzo Macri, Secretary .....Ottawa.
Michele Di Tomaso, Treasurer .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 88.
No members died during 1912; no funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1912, 8.
Total amount of sick benefits paid during 1912, $85.00.
Number of weeks' sickness experienced in 1912, 17.
Amount paid for medical attendance during 1912, $18.00.

III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1912	$1,364 44
Total assets	$1,364 44

IV. LIABILITIES.

Amount due for sick benefits	$55 00

V. MISCELLANEOUS.

The books of the Society were duly audited 23rd December, 1912.

Names and addresses of auditors of accounts of 1912: E. Almagio and P. Chimiri, Ottawa, Ont.

No changes were made during 1912 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $837.93.

Cash received during 1912 from:

Application fees	$55 50
Dues	492 50
Interest	26 56
All other sources	123 25
Total receipts	$697 81

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Rent, etc.	20 00
Printing	35 00
Postage, etc.	10 30
Total expenses of management	$68 30

(b) Miscellaneous Expenditure.

Sick benefits	85 00
Medical attendance	18 00
Total expenditure	$171 30

NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

L. Schemintz, President .....Toronto.
D. Greenberg, Treasurer .....Toronto.
M. Stern, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 44.
No members died during 1912, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 5.
Amount paid for sick benefits, $30.00.
Number of weeks' sickness experienced, 6.
Amount paid for medical attendance, $140.26.
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1912, $191.00.

III. ASSETS.

Value of real estate	$550 00
Cash deposited in Dominion Bank	258 64
Total assets	$808 64

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.
The Society's accounts were audited January 1, April 1, July 1, and October 1, 1912.
The books of record kept are as follows: Day Book, Cash Book and Ledger.
Names and post office addresses of the auditors of accounts of 1912: H. Green, S. Yudconetz and N. Zadanovsky, Toronto.
Certain changes were made in regard to sick benefits during 1912.
Amount of bond of Treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $138.49.

Cash received during 1912 from:

Initiation fees	$30 00
Dues	221 30
Assessments	191 00
Total receipts	$442 30

Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Rent	$42 02
Registration fee	3 00
Managing officers' salaries, etc.	52 00
Printing	24 60
Postage	8 49
Other expenditure	21 78
Total management expenses	$151 89

(b) Miscellaneous Expenditure.

Medical attendance	140 26
Sick benefits	30 00
Total expenditure	$322 15

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Renfrew.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Frank Zywicki, President ..... Renfrew.
Thomas Yenta, Vice-President ..... Renfrew.
Frank Stubinsky, Recording Secretary ..... Renfrew.
Alex. Stubinsky, Financial Secretary ..... Renfrew.
John Rouble, Treasurer ..... Renfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 46.
One member died during 1912 and funeral benefits were paid, $50.00.
No members' wives died during 1912.
Amount paid in respect of deceased wives, nil.
Cash standing to credit of Funeral Benefit Fund, $424.96.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1912.
Number of weeks' sickness experienced during 1912, none.
No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew	$424 96
All other assets	15 00
Total assets	$439 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
The Society's accounts were audited December 31st, 1912.
The books of record are Cash Book, Ledger, Minute and Assessment Book.
Names and addresses of the auditors for 1912: A. J. Coulas and Joseph Zywicky, Renfrew.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $373.36.

Cash received during 1912 from:

Initiation fees	$3 50
Assessments	141 50
Interest and dividends	12 75
Total receipts	$157 75

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Law costs	$ 50
Registration fee	3 00
Rent, light, heat, etc.	15 00
Salaries	7 25
Postage	65
Supplies bought	15 75
Total expenses of management	$42 15

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Benefits to widows and orphans	4 00
All other expenditure	10 00
Grand total	$106 15

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized, 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Esidor Levith, President .....Toronto.
Selic Rosenburg, Vice-President .....Toronto.
Morris Lifshitz, Secretary .....Toronto.
Jeremia Sheinkman, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1912, was 124.

Number of members who died during 1912, 1.
Amount paid for funeral benefits, $45.50.
Number of members' wives who died during 1912, none.
Amount of funeral benefits paid, nil.
Number of members' children who died in 1912, none.
Amount of funeral benefits paid, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Fifteen members received sick benefits during 1912, amounting to $280.00.
Number of weeks' sickness experienced during 1912, 56.
Amount paid for medical attendance, $247.73.
Amount of cash standing to credit of the fund, $852.73.

III. ASSETS.

Cash value of real estate, less incumbrances	$1,000 00
Cash in Northern Crown Bank	852 73
Total	$1,852 73

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during the year 1912.

The accounts were duly audited during 1912 on December 29th, 1912.

Names and addresses of the auditors for the year 1912: M. Sheinkman, and H. Sheinkman, of Toronto.

Books of record and account kept are: Record Book, Ledger, etc.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $544.29.

Cash received during 1912 from:

Application fees	$17 50
Initiation fees	14 50
Dues, Relief Fund	90 85
Per capita tax and levies	141 40
Fines	2 75
Interest	17 18
Supplies sold	16 00
Dues	1,021 40
Donations	10 00
All other sources	66 12
Total receipts	$1,397 70

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	3 00
Supplies	25 00
Rent	47 00
Managing officers' salaries	67 25
Printing	17 50
Postage, telephones, telegrams, etc.	38 20
Travelling expenses	80
Total expenses of management	$198 75

(b) *Miscellaneous Expenditure.*

Funeral benefits	45 50
Benefits to orphans	15 00
Sick benefits	280 00
Medical attendance	247 73
Gratuities to distressed members	109 69
All other	192 59
Total expenditure	$1,089 26

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR SEVEN MONTHS ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ontario.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Henry Cosky, President .....Toronto.
Max Sigal, Vice-President .....Toronto.
Meyer Senene, Treasurer .....Toronto.
Harry Zinieg, Financial Secretary .....Toronto.
Philip Stienberg, Recording Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 81.
No members died during 1912.
Amount of funeral benefits during 1912. None.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 5.
Amount paid for sick benefits during 1912, $115.00.
Number of weeks' sickness experienced during 1912, 23.
Amount paid for medical attendance during 1912, $140.00.

III. ASSETS.

Value of real estate	$200 00
Cash deposited in Bank of Montreal	981 02
Total assets	$1,181 02

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made yearly, and payable on the 31st March.

The Society's accounts were audited 31st December, 1912.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1912: M. Shankman, and H. Jacobs, Toronto.

No changes were made during 1912 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, $25.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $1,019.56.

Cash received during 1912 from:

Application fees	$14 00
Dues	685 50
Assessments	90 00
Degrees and cards	4 00
Other sources	29 65
Total receipts	$823 15

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1911 for:

Charter fees	$20 00
Registration and incorporation fee	4 00
Travelling expenses	10 00
Rent, etc.	100 00
Salaries, auditors' and officers' fees	38 00
Postage, telegrams, and express	34 69
Printing, stationery, and advertising	29 00
Other expenditure	10 00
Total expenses of management	$245 69

(*b*) *Miscellaneous Expenditure.*

Sick benefits	115 00
Medical attendance	140 00
Gratuities to distressed members	50 00
Other expenditure	254 00
Total expenditure	$804 69

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st October, 1912, were as follows:

Donald Ferguson, President .....London.
Alfred Robinson, Secretary .....London.
William L. Underwood, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 30th November, 1912, $1,197,590.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*a*) Contracts for Endowments or for Benefits in the nature thereof.—None.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.	Number.	Amount.
				$ c.
Contracts in force 31st October, 1911			2,942	1,142,105 00
Add contracts taken during 1912, new and renewed			696	.....
Add amounts by which various certificates were increased during 1912			.....	133,155 00
Gross number and amount of contracts on foot at any time during 1912			3,638	1,275,260 00
Deductions:				
		$ c.		
Contracts matured in 1912	24	15,040 00		
Contracts lapsed in 1912	417	62,630 00		
Total deductions	441	77,670 00	441	77,670 00
Net contracts on foot 31st October, 1912			3,197	1,197,590 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. Assets.

Cash value of mortgages	$119,950 00
Cash value of bonds and debentures	131,135 89
Cash on deposit to Society's credit, in Ontario Loan Debenture Co., London, Ontario	2,861 19
Interest due and accrued	6,786 40
All other assets	267 40
Total assets	$261,000 88

VI. Liabilities.

Amount of other liabilities	$213 21
Total liabilities	$213 21

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1912.

The books of the Society were audited at the end of each month during 1912.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1912 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1912.

No changes were made during 1912 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, none.

Amount of bond of Assistant Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

Number of members in Ontario at 31st December, 1912, 3,173.

Amount of insurance in force in Ontario at 31st December, 1912, $1,197,590.00.

Number of members in Ontario who died during 1912, 24.

Amount of death benefits paid to Ontario members during 1912, $15,040.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $427.49.	
Cash received during 1912 from:	
Assessments or subscription fees	$31,970 00
Transfers and duplicates	86 00
Interest and dividends	12,346 07
Cash received from investments (not extended), $15,375.00.	
Total cash receipts	$44,402 07

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Commission and organization expenses	$2,318 20
Registration fee	25 00
Travelling expenses	216 50
Rent, light, heat and taxes	326 06
Managing officers' salaries, officers' fees	1,900 00
Clerk hire	1,220 00
Printing, stationery, and advertising	443 14
Postage, telegrams and express	283 33
Guarantee premiums	70 00
Other expenses	526 14
Total expenses of management	$7,328 37

(b) *Miscellaneous Expenditure.*

Life insurance claims	15,040 00
Gratuities to distressed members	275 00
Cash paid for investments (not extended), $34,700.00.	
Total expenditure	$22,643 37

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

E. Herman, President .....Toronto.
Max Shur, Vice-President .....Toronto.
Max Cooper, Treasurer .....Toronto.
Sam. Shapiro, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 131.
Number of members who died during 1912, none.
Amount of funeral benefits paid in 1912, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 10.
Amount of benefits paid in 1912 in respect of sick members, $48.00.
Number of weeks' sickness experienced during 1912, 16.
Amount paid for medical attendance during 1912, $193.50.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1912, $177.70.

V. ASSETS.

Cash in Bank of Hamilton, Toronto	$177 70
Total assets	$177 70

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1912 on December 31st, 1912.
Name and address of auditor: L. Fredler, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $192.96.
Cash received during 1912 from:

Dues	$397 50
Initiations	10 00
Total receipts	$407 50

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Law costs	$1 00
Registration fee	3 00
Rent, light, heat and taxes	61 50
Managing officers' salaries, etc.	25 17
Printing	.....
Postage	32 89
Other expenditure	9 90
Total expenses of management	$133 46

(b) *Miscellaneous Expenditure.*

Sick benefits	48 00
Medical attendance	193 50
Grand totals	$374 96

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR FIVE AND ONE-HALF MONTHS, ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

W. A. Gordon, Provincial Chief Ruler .....Toronto.
Cornelius Naylor, Provincial Past Chief Ruler .....Toronto.
Robert S. Wilson, Provincial Deputy Ruler .....Toronto.
James Cowan, Provincial Treasurer .....Toronto.
James Fleming, Provincial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 51.
Number of members who died during 1912, none.
Amount of funeral benefits paid during 1912, none.
Cash to credit of fund at 31st December, 1912, $178.46.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1912, 1.
Amount of benefits paid in 1912, $6.00.
Number of weeks' sickness experienced in 1912, 1 3-7.
Amount paid for medical attendance, none.
Cash standing to credit of Sick Benefit Fund at 31st December, 1912, $377.18.

III. ASSETS.

Cash in hand	$114 52
Cash on deposit in Bank of British North America	575 76
Total assets	$690 28

IV LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited 12th February, 1913.

Books of record kept by the Society are: Contribution, Register, Account and Secretary and Treasurer's Cash Book.

Names and addresses of auditors for 1912 were as follows: H. J. L. Taylor and A. Campbell, Toronto.

Certain changes were made during 1912 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), nil.
Cash received during 1912 from:

Initiation fees	$11 00
Dues	47 08
Per capita tax and levies	48 10
Donations	104 54
All other sources	544 01
Total	$754 73

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration and incorporation fee	$4 00
Supplies bought	6 95
Rent, light, heat and taxes	19 50
Printing, stationery and advertising	16 00
Postage	12 00
Total expenses of management	$58 45

(b) *Miscellaneous Expenditure.*

Sick benefits	6 00
Total expenditure	$64 45

CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE SEVEN MONTHS ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ontario.

Organized 9th January, 1911; Incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Thomas McNab, President ..... Hamilton, Ont.
James Eaglesham, Vice-President .....Hamilton, Ont.
William Oke, Secretary .....West Hamilton, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 115.
No members died during 1912.
Amount of funeral benefits during 1912. None.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 20.
Amount paid for sick benefits during 1912, $266.27.
Number of weeks' sickness experienced during 1912, 56.
Amount paid for medical attendance during 1912, $105.50.
Amount of cash standing to credit of Sick Fund, $976.58.

IV. ASSETS.

Cash on hand	$5 25
Cash in Bank of Hamilton	971 33
Total	$976 58

V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Assessments are made monthly.
Society's books were duly audited on January 7th, 1913.
Twelve assessments were made in 1912, payable first Friday of each month.
The books of record are Minute Book, Membership Book, Cash Book, and Bank Book.
Names and addresses of auditors for 1912 were as follows: James Taylor and James G. Davies, Hamilton, Ont.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $708.59.

Cash received during 1912 from:

Assessments	$383 40
Interest	27 19
Grants from Company	240 00
Total	$650 59

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Registration fee	3 00
Supplies bought	7 83
Total	$10 83

(b) *Miscellaneous Expenditure.*

Sick benefits	266 27
Medical attendance	105 50
	$382 60

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Michael Pontus, President ..... Brantford.
Stefan Kovalik, Vice-President ..... Brantford.
Stefan Saradinski, Secretary ..... Brantford.
Michael Madarash, Treasurer ..... Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 30.
One member of the Society died during 1912.
Amount paid for funeral benefits during 1912, $43.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 2.
Amount paid for sick benefits, $35.00.
Number of weeks' sickness experienced during 1912, 7.
Amount paid for medical attendance, nil.
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, $125.96.

III. ASSETS.

Cash in hands of Treasurer	$25 96
Cash in Bank of Hamilton, Brantford	100 00
Total	$125 96

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.
Number of assessments made during 1912, twelve.
The Society's accounts were audited December 15th, 1912.
Names and addresses of the auditors of accounts for 1912: John Sardinski and S. Sevik, Brantford.
Books of record and account kept: Minute Book, Membership Roll Book and Account Book.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $45.11.
Cash received during 1912 from:

Dues	$152 50
Assessments	14 00
Total receipts	$166 50

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:

Law cost	$1 50
Registration fee	3 00
Expenses of annual meeting	3 15
Total expenses of management	$7 65

(b) *Miscellaneous Expenditure.*

Funeral benefits	43 00
Sick benefits	35 00
Grand totals	$85 65

THE LONDON SICK AND ACCIDENT BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, London, Ont.

Organized 24th January, 1911; incorporated 22nd March, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Chas. F. Benson, President ..... London.
Robert J. Watson, 1st Vice-President ..... London.
Joseph Stephens, 2nd Vice-President ..... London.
Robt. Gray, Treasurer ..... London.
C. A. Thompson, Secretary ..... London.
J. C. Thompson, Asst. Secretary ..... London.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 261.
Number of members who received sick benefits during 1912, 48.
Amount of sick benefits paid during 1912, $743.46.
Number of weeks' sickness experienced during 1912, 150.
Amount paid for medical attendance during 1912, $335.25.
Amount standing to credit of Sick and Funeral Benefit Fund, $66.22.

III. ASSETS.

Cash on hand	$66 22

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the 15th day of each month.
Twelve assessments were made during 1912.
The books were duly audited for 1912, monthly.
Name and address of the auditor for 1912: E. W. Voelker, London, Ont.
The following books of record are kept: Enrollment Ledger, Claims Ledger, General Ledger, Day Book, and Cash Book.
Certain changes were made during 1912 in the Constitution and Rules.
Amount of bond of Secretary, $500.00.

VII. CASH RECEIPTS.

Cash balance 31st December, 1911, $1.97.

Cash received during 1912 from:	
Assessments	$1,565 75
Total receipts	$1,565 75

VIII.- Cash Expenditure

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Supplies bought	20 24
Salaries, officers, auditors	65 00
Clerk hire	320 00
Printing, stationery and advertising	6 25
Postage, telegrams and express	8 30
Total expenses of management	$422 79

(b) *Miscellaneous Expenditure.*

Sick benefits	743 46
Medical attendance	335 25
Grand totals	$1,501 50

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ont.

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

W. T. James, President ..... Hamilton.
A. B. TenEyck, Treasurer ..... Hamilton.
R. Aitchison, Secretary ..... Hamilton.
S. G. Brewster, Committeeman ..... Hamilton.
J. Hotrum, Committeeman ..... Hamilton.
A. McIntyre, Committeeman ..... Hamilton.
D. McCarthy, Committeeman ..... Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 82.

Total amount of funeral benefits paid during 1912, nil.

No members of the Society died during 1912.

V. ASSETS.

Cash value of mortgages	$3,500 00
Cash on deposit to Society's credit in Bank of Hamilton	9,182 32
Total	$12,682 32

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1912.
Twenty-four assessments were made during 1912.
The accounts for the year 1912 were duly audited January 16th, 1913.
Names and addresses of auditors: Walter Anderson and Abner Fraser, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $6,527.78.
Cash received during 1912 from:

Assessments	$4,696 28
Interest	277 79
Donations	269 00
Concert	930 12
Total receipts	$6,173 19

IX. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration fee	$3 00
Printing	5 65
Salaries	10 00
Investment (not extended), $3,500.	
Total expenditure	$18 65

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

A. E. Rowley, Grand Master ..... Toronto.
H. G. Curlett, Grand Chancellor ..... Toronto.
A. S. Johnson, Grand Almoner ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1912, $95,250.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(*b*) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		$ c.
Contracts in force 31st December, 1911	209	89,000 00
Add contracts taken during 1912, new or renewed	39	14,750 00
Gross number and amount of contracts on foot at any time during 1912	248	103,750 00
Deductions:	Number.	Amount.
		$ c.
Contracts lapsed in 1912	20	8,500 00
Total deductions extended	20	8,500 00
Net contracts on foot 31st December, 1912	228	95,250 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1912, was 551.

Number of members who died during 1912, 3.

Total amount of funeral benefits paid during 1912, $175.00.

Number of members' wives who died during 1912, 1.

Total amount of funeral benefits paid during 1912 in respect of deceased wives, $30.00.

Total cash standing to credit of funeral fund, $428.28.

IV. Sick Benefits.

Sick benefits are undertaken by Subordinate Commanderies.
Number of members who received sick benefits during 1912, 40.
Amount of sick benefits paid in 1912, $715.50.
Number of weeks' sickness experienced in 1912, 204.
Amount paid for medical attendance during 1912, $519.85.

V. Assets.

		Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash on hand	.....	.....	$230 27	.....
Cash on deposit to Society's credit, not drawn against, in various banks	.....	$2,784 44	1,061 27	$392 96
Total assets of Life Insurance Fund (not extended)	$2,432 69			
Total assets of Sick and Funeral Fund (not extended)	428 28			
Total assets of General and other funds (not extended)	55 77			
Total assets	.....	$2,784 44	$1,291 54	$392 96

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1912, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1912.

The accounts of the Society were audited on October 19th, 1912, and February 28th, 1913.

Books of record or account kept by the Society: Grand Register, and Cash Book.

Names and post office addresses of the auditors for 1912 were: J. Bryce, R. W. H. Brough, W. Ewing, and H. J. Bently, Toronto.

No changes were made in the constitution during 1912.

Amount of bond of Secretary, $750.00.

Amount of bond of Treasurer, $750.00.

Number of members in Ontario at 31st December, 1912, 551.

Number of certificate holders in Ontario at 31st December, 1912, 228.

Amount of insurance in force in Ontario at 31st December, 1912, $95,250.00.

Number of members in Ontario who died during 1912, 2.

Amount of death benefits paid to Ontario members during 1912, $750.00.

VIII. Cash Receipts.

Cash balance from 1911 (not extended), $1,971.32.
Cash received during 1912 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Certificate fees	$2 00	.....	.....
Registration fees	43 50	.....	.....
Dues	.....	$4,001 97	.....

Assessments	1,740 23	.....	.....
Per capita tax and levies	592 87	.....	.....
Funeral Fund	303 81	.....	.....
Degrees and cards	0 50	.....	.....
Charter fees	340 00	.....	.....
Supplies sold	18 75	.....	.....
Extension Fund	1,005 73	.....	.....
Interest and dividends	57 70	.....	.....
All other sources	47 83	136 72	$594 53
Total receipts	$4,152 92	$4,138 69	$594 53

IX. Cash Expenditure.

(*a*) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1912 for:			
Organization expenses, etc.	$1,075 15	.....	.....
Interest	15 90	.....	.....
Registration fee	10 00	.....	.....
Rent, light, heat and taxes	27 00	.....	.....
Supplies bought	532 50	.....	.....
Salaries, officers' and auditors' fees	197 50	.....	.....
Medical examiner's salary and expenses	45 50	.....	.....
Printing, stationery, advertising, etc.	377 55	.....	.....
Postage, telegrams, etc.	23 22	.....	.....
Premiums for guarantee of lodge officers	16 00	.....	.....
Other expenses	99 10	.....	.....
Total expenses of management	$2,419 42	.....	.....

(*b*) *Miscellaneous Expenditure.*

Life insurance payments	750 00	.....	.....
Funeral benefits	150 00	$30 00	.....
Sick benefits	.....	700 50	$15 00
Expenditures other than foregoing	20 38	.....	.....
Total expenditure	$3,339 80	$730 50	$15 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Fidelio Di Nunzio, President .....Hamilton.
Archangilo Favatzio, Vice-President .....Hamilton.
Arcangelo Felici, Secretary .....Hamilton.
Tony Di Nunzio, Financial Secretary .....Hamilton.
Frank Jenones, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 64.
Number of members who died during 1912, none.
Amount of funeral benefits paid during 1912, none.
Cash to credit of fund at 31st December, 1912, $151.51.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1912, 1.
Amount of benefits paid in 1912, nil.
Number of weeks' sickness experienced in 1912, nil.

III. ASSETS.

Cash in Traders Bank, Hamilton	$151 51
Total assets	$151 51

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.
The accounts of the Society were duly audited December 31st, 1912.
Name and address of the auditor for the year 1912: Frank Jenones, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $30.00.
Cash received during 1912 from:

Assessments	$115 00
Total receipts	$115 00

VIII. Cash Expenditure.

(a) *Expenses of Management.*

Cash paid during 1912 for:	
Registration and incorporation fee	$4 00
Rent, etc.	12 00
Total expenses of management	$16 00

BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Dr. John Shayne, President ..... Toronto.
S. Rogul, Treasurer ..... Toronto.
M. S. Mirochnick, Financial Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1912, 286.
Two members died during 1912; but no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1912, 7.
Amount paid for sick benefits, $78.00.
Number of weeks' sickness experienced, 16.
Amount paid for medical attendance, $155.15.

III. ASSETS.

Cash on hand	$166 06
Cash on deposit to Society's credit, in:	
Dominion Bank	58 57
Bank of Toronto	196 88
Total assets	$421 51

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited December, 1912.
The following books of record are kept: Cash Book, Ledger and Day Book.
Name and address of auditor of accounts of 1912: C. H. Spratt.
No changes were made in the Constitution and By-laws during 1912.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $368.38.

Cash received during 1912 from:

Application fees	$147 65
Dues	855 70
Supplies sold	33 00
Interest	2 90
All other sources	491 53
Total receipts	$1,530 78

VIII. Cash Expenditure.

(*a*) *Expenses of Management.*

Cash paid during 1912 for:

Supplies bought	$29 50
Travelling expenses	20 00
Rent, light, heat and taxes	137 25
Managing, officers' salaries, etc.	85 00
Printing, postage, etc.	178 19
Other expenses	769 56
Total expenses of management	$1,219 50

(*b*) *Miscellaneous Expenditure.*

Sick benefits	78 00
Medical attendance	155 15
Grand totals	$1,452 65

BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ontario.

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

C. J. Pearce, President ..... Hamilton.
Thomas Partridge, Vice-President ..... Hamilton.
F. R. Daniels, Treasurer ..... Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 212.
Number of members who died during 1912, none.
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1912, 22.
Amount of benefits paid during 1912, $305.50.
Number of weeks' sickness experienced in 1912, 102.
Amount paid for medical attendance during 1912, $200.00.
Total amount to credit of Sick Benefit Fund, $326.03.

III. ASSETS.

Cash on hand	$326 03
Total	$326 03

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1912, 12.

The Society's accounts were audited 28th February, 31st May, 31st August, and 30th November, 1912.

Names and addresses of the auditors of accounts for 1912: William Gates and A. E. Hampson, Hamilton, Ont.

Books of record and account kept: Cash Book, Journal and Ledger.

No changes were made during 1912 in the organization or management or in the Constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $89.25.
Cash received during 1912 from:

Dues	$607 28
Donation from Company	150 00
Total	$757 28

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Printing, stationery and advertising	4 50
Total expense of management	$7 50

(b) Miscellaneous Expenditure.

Sick benefits	305 50
Medical attendance	200 00
Other expenditure	7 50
Total expenditure	$520 50

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Hamilton, Ontario.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

George H. Bricknell, President .....Hamilton.
George Bowie, Vice-President .....Hamilton.
Samuel Beech, Secretary .....Hamilton.
William Murray, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 552.
Number of members of the Society who died during 1912, 1.
The total amount of funeral benefits paid during 1912, $50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1912, 131.
Total amount of benefits paid in 1912, $1,094.07.
Number of weeks' sickness experienced in 1912, 312 5-7.
Total amount of cash standing to credit of Sick Fund at 31st December, 1912, $835.90.

III. ASSETS.

Cash in Bank of Hamilton	$835 90
Total assets	$835 90

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.
Number of assessments made during 1912, 13.
The accounts of the Society were audited in January, 1913.
The books of account kept by the Society are: Cash Book, Minute Book, Assessment Book and Record Book.
Names and addresses of auditors of account for 1912: John McIndoe and E. Mulvale, Hamilton, Ont.
No changes were, during 1912, made in the Constitution and Rules.
Amount of Treasurer's bond, $200.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $400.28.
Cash received during 1912 from:

Dues	$1,634 38
Interest	9 91
Donations	100 00
Total receipts	$1,744 29

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Supplies bought	11 60
Salaries	150 00
Total expenses of management	$164 60

(b) Miscellaneous Expenditure.

Funeral benefits	50 00
Sick benefits	1,094 07
Total expenditure	$1,308 67

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ontario.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

E. Walker, President ..... Toronto.
G. McEwen, Vice-President ..... Toronto.
G. B. Chapman, Secretary-Treasurer ..... Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 52.
Number of members who received sick benefits during 1912, 5.
Amount of sick benefits paid during 1912, $59.50.
Number of weeks' sickness experienced during 1912, 12.
Amount paid for medical attendance during 1912, none.
Amount standing to credit of Sick and Funeral Benefit Fund, $169.20.

III. ASSETS.

Cash in Bank of Ottawa, Toronto	$169 20

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.
Twelve assessments were made during 1912.
The books were duly audited for 1912, January, 1913.
Names and addresses of the auditors for 1912: C. B. Jennings and John Abbott, Toronto.
Books of account kept by the Society: Minute Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1911; None.
Cash received during 1912 from:

Initiation fees	$50 25
Dues	183 80
Interest	2 65
Total receipts	$236 70

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:	
Registration fee	$3 00
Total expenses of management	$3 00

(b) Miscellaneous Expenditure.

Sick benefits	59 50
Other expenditure	5 00
Total expenditure	$67 50

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1912.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Frank Kent, President .....Meaford, Ont.
Charles Shaw, Vice-President .....Meaford, Ont.
George Overholt, Secretary .....Meaford, Ont.
Edward Craig, Treasurer .....Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 100.
Number of members who died during 1912, one.
Amount of funeral benefits paid in 1912, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 28.
Amount of benefits paid in 1912 in respect of sick members, $310.00.
Number of weeks' sickness experienced in 1912, 55.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1912, $569.90.

III. ASSETS.

Cash in Molsons Bank, Meaford	$569 90
Total	$569 90

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited January 20th, 1913.
Names and addresses of the auditors of accounts for 1912, J. A. Sinclair and W. K. Bissell, Meaford, Ont.
Books of record and account kept: Cash Book and Fee Book.
Certain changes were made during 1912 in the organization or management and in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $485.68.
Cash received during 1912 from:

Dues	$410 00
Interest	14 55
Total receipts	$424 55

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Registration fee	$3 00
Postage	08
Printing	7 25
Salaries, officers' and auditors' fees	20 00
Total expenses of management	$30 33

(b) Miscellaneous Expenditure.

Sick benefits	310 00
Total expenditure	$340 33

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

Annual Statement for the Year Ending 31st December, 1912.

Head Office, Toronto, Ontario.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Hyman Druks, President .....Toronto.
J. Book, Vice-President .....Toronto.
M. Shapiro, Treasurer .....Toronto.
M. Reiser, Financial Secretary .....Toronto.
J. Sher, Recording Secretary .....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 77.
Number of members of the Society who died during 1912, none.
Amount paid for funeral benefits during 1912, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 18.
Amount paid for sick benefits during 1912, $110.00.
Number of weeks' sickness experienced during 1912, 27.
Amount paid for medical attendance during 1912, $210.76.

III. Assets.

Real estate	$1,000 00
Cash in Northern Crown Bank	569 90
Total	$1,569 90

IV. Liabilities.

Due on mortgage	$50 00
Total liabilities	$50 00

V. Miscellaneous.

The Society's accounts were duly audited 20th January, 1913.

Names and addresses of the auditors of accounts for 1912: H. Frucht, S. Swartz, S. Kirschenbaum and J. Rosman, Toronto.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1912 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, $100.00.

Amount of bond of Treasurer, $100.00.

VII. Cash Receipts.

Cash balance from 1911 (not extended), $421.81.
Cash received during 1912 from:

Application fees	$7 00
Initiation fees	14 00
Dues	679 04
Per capita tax	77 00
Interest	2 66
Total receipts	$779 70

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:

Law costs	$3 00
Registration fee	3 00
Supplies bought	5 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	100 00
Printing, stationery and advertising	40 00
Postage	30 85
Total exepnses of management	$256 85

(b) Miscellaneous Expenditure.

Sick benefits	110 00
Medical attendance	210 76
Gratuities to distressed members	28 00
Other expenditure	26 00
Total expenditure	$631 61

KINGSTON SHIPBUILDING COMPANY EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SEVEN AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1912.

Head Office, Kingston, Ontario.

Organized in March, 1912; incorporated in Ontario 10th April, 1912.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

D. Kennedy, President .....Kingston.
G. McCorquodale, Vice-President .....Kingston.
N. Munsie, Treasurer .....Kingston.
R. Murray, Secretary .....Kingston.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 220.
Number of members who died during 1912, 1.
Amount of funeral benefits paid in 1912, $75.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1912, 34.
Amount of benefits paid in 1912, in respect of sick members, $450.00.
Number of weeks' sickness experienced during 1912, 105.
Amount paid for medical attendance during 1912, $213.75.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1912, $218.39.

III. ASSETS.

Cash on hand	$26 45
Cash in Bank of Toronto, Kingston	191 94
Total assets	$218 39

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made every two weeks. Seventeen assessments were made during 1912.
The books of record and account are: Minute Book, Cash Book, and Order Book.
The accounts of the Society were audited January 2nd, 1913.
During 1912 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1911 (not extended), none.	
Cash received during 1912 from:	
Dues	$1,025 39
Total	$1,025 39

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1912 for:	
Charter fees	$4 03
Law costs	10 00
Registration fee	3 00
Supplies bought	1 00
Rent and heat, etc.	4 50
Managing officers' salaries and officers' and auditors' fees	16 00
Printing	17 00
Postage	1 25
Total expense of management	$56 78

(b) Miscellaneous Expenditure.

Funeral benefits	75 00
Sick benefits	450 00
Medical attendance	213 75
Other expenditure	11 47
Total expenditure	$807 00

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Toronto, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

C. J. Foy, Provincial President ..... Perth.
John Nelligan, Vice-President ..... Hamilton.
N. J. Kennedy, Provincial Secretary ..... Toronto.
W. J. Cantwell, Provincial Treasurer ..... Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,511.

Number of members of the Society who died during the year 1912, 11.

The total amount of funeral benefits paid during 1912, $6,928.05.

Amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1912, $15,640.14.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1912: Subordinate bodies, no information.

Total amount of sick benefits paid during 1912: Subordinate bodies, $4,149.86.

Number of weeks' illness experienced in 1912: Subordinate lodges, no information.

Amount paid for medical attendance during 1912: Subordinate lodges, no information.

Total amount of cash standing to credit of Sick Benefit Fund, $6,883.66.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in hands of Treasurer	.....	$6,883 66
In Bank of Ottawa	$5,966 97	.....
Union Bank, Toronto	9,673 17	.....
Property	.....	2,705 62
Total assets	$15,640 14	$9,589 28

VI. LIABILITIES.—No Information.

VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1912, payable 1st January, April, July and October.

The books and accounts were duly audited August 20th, 1912.

Names of auditors: John Hanlon, Ottawa, and A. T. Hernon, Toronto.

The books of record and account kept by the Society are: General Ledger, Insurance Ledger and Cash Book.

Amount of bond of Grand Treasurer, $10,000.

Amount of bond of Grand Secretary, $500.

VIII. Cash Receipt.

	Grand Body.	Subordinate Bodies.
Cash received during 1912 from:		
Dues	.....	$12,917 80
Per capita tax	$669 75	.....
Assessments	4,467 90	.....
Interest	216 51	1,318 03
Total	$5,354 16	$14,235 83

IX. Cash Expenditure.

(a) Expenses of management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1912 for:		
Per capita tax	$684 75	$866 56
Registration fee	10 00	.....
Annual meeting	57 00	.....
Travelling expenses	82 03	.....
Officers' salaries and auditors' fees	350 00	3,093 07
Postage, etc.	77 98	.....
Guarantee premiums	80 00	.....
Total expenses of management	$1,341 76	$3,959 63

(b) Miscellaneous Expenditure.

Funeral benefits	3,100 00	3,828 05
Sick benefits	.....	4,149 86
Other expenditure	.....	646 75
Total expenditure	$4,441 76	$12,584 29

ORANGE YOUNG BRITON LODGE, No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1912, were as follows:

R. H. McKay, Worshipful Master ..... Ottawa.
G. W. Sloan, Deputy Master ..... Ottawa.
W. J. Kissick, Recording Secretary ..... Ottawa.
Jas. Carley, Treasurer ..... Ottawa.

I. FUNERAL BENEFITS.

Number of members who died during 1912, one.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 208.
Number of members of the Society who received sick benefits during 1912, 6.
Total amount of benefits paid in 1912, $138.00.
Number of weeks' sickness experienced in 1912, 46.
Total amount of cash standing to credit of Sick Fund at 31st December, $379.78.

III. ASSETS.

Cash in bank	$591 06
Total assets	$591 06

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited for 1912 on February 17th, 1913.
Names and addresses of auditors: D. G. Evans and Ed. Ash, Ottawa.

VII. CASH RECEIPTS.

Cash balance from 1911 (not extended), $672.47.
Cash received during 1912 from:

Dues	$363 00
Application and initiation fees	50 00
Supplies sold	158 35
Degrees	12 00
Interest	9 30
Entertainments	64 75
All other sources	1 00
Total receipts	$658 40

VIII. Cash Expenditure.

(a) *Expenses of management.*

Cash paid during 1912:	
Per capita tax or levies for management	$32 50
Registration fee	3 00
Supplies bought	277 22
Travelling expenses	26 35
Rent, light, heat and taxes	60 00
Printing, etc.	8 50
Postage, etc.	10
Other expenses	142 14
Total expenses of management	$549 81

(b) *Miscellaneous Expenditure.*

Sick benefits	138 00
Gratuities to distressed members	32 00
Total expenditure	$719 81

THE ROUMANIAN AID ASSOCIATION GLORIA.

1. *Association, how constituted or incorporated.*—The Association was incorporated on the 26th February, 1913, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Association is at Hamilton, Ont. Suits by or against the Association may be brought in the name of The Roumanian Aid Association Gloria.

5. The Association by itself undertakes exclusively with members of the Association the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Association, so far as they relate to the insurance contracts.

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 4th March, 1913, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the National Iron Works Employees' Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the By-laws of the Society, so far as they relate to the insurance contracts.

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 14th March, 1913, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Ottawa, Ont. Suits by or against the Society may be brought in the name of the Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant'Antonio.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 17th March, 1913, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES

SHOWING

Life Insurance: Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1912.	Number of Certificates in force anywhere at 31st December, 1912.	Amount of Insurance in force anywhere at 31st December, 1912.	Number of Claims matured in Ontario in 1912.	Amount of Insurance Benefits paid in Ontario during 1912.	Amount of Disability Benefits paid in Ontario during 1912, including pensions and gratuities.	Assets in Ontario at 31st December, 1912.	Liabilities in Ontario at 31st December, 1912.	Total Assets anywhere at 31st December, 1912.	Total Liabilities anywhere at 31st December, 1912.
			$ c.		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Chosen Friends, Grand Council, Canadian Order	34,909	41,238	35,938,324 28	335	309,322 66	23,257 09	1,109,018 29	54,791 34	1,119,027 33	61,725 74
Civil Service Mutual Benefit Society	340	365	73,000 00	8	1,600 00	.....	7,878 95	None	7,878 95	None
Commercial Travellers' Association of Canada	(a) 7,858	11,787	5,196,227 93	(a) 52	(a) 36,851 81	.....	898,658 03	None	898,658 03	None
Commercial Travellers' M. B. Soc'y of Western Ontario	829	829	601,025 00	16	14,500 00	.....	12,723 08	845 83	12,723 08	845 83
Federated Association of Letter Carriers	380	916	.....	4	2,168 85	.....	1,092 86	None	1,092 86	None
Foresters, Canadian Order of, High Court	46,278	87,536	86,978,500 00	283	290,518 93	.....	4,358,962 40	18,571 93	1,404,983 41	27,071 93
Foresters, Catholic Order of	9,092	148,321	152,363,000 00	78	86,500 00	.....	.....	16,300 00	3,079,438 03	183,327 37
Hamilton Firemen's Benefit Fund	82	82	.....	.....	.....	.....	12,682 32	None	12,682 32	None
Hamilton Police Benefit Fund	93	93	.....	.....	.....	(b) 1,150 19	62,633 30	None	62,633 30	None
Home Circles, Canadian Order of	17,861	19,911	26,042,929 00	229	323,223 40	5,120 00	336,003 87	32,628 76	339,444 58	32,678 76
Knights of the Maccabees	10,820	271,407	331,975,015 58	92	121,367 44	27,874 78	14,727 35	11,375 00	11,829,708 49	969,918 37
Knights of Pythias	3,503	68,002	95,854,506 00	2	3,000 00	.....	.....	None	5,017,862 75	None
Knights of Malta, Chapter General of Canada	551	228	95 250 00	2	750 00	.....	4,468 94	None	4,468 94	None
London Police Benefit Fund	47	47	.....	.....	.....	(b) 352 28	48,290 44	None	48,290 44	None
Mutual Masonic Compact	144	144	14,400 00	5	500 00	.....	330 04	None	330 04	None
Oddfellows, Canadian Order, Grand Lodge	3,729	3,846	2,692,276 73	33	26,824 49	2,000 00	136,520 01	2,700 00	136,520 01	2,700 00
Oddfellows' Relief Association	16,562	28,115	33,393,000 00	129	163,633 16	2,500 00	1,151,480 64	17,000 00	1,156,480 64	38,500 00
Ontario Commercial Travellers' Association	3,173	3,197	1,197,590 00	24	15,040 00	.....	261,000 88	213 24	261,000 88	213 24
Orange Grand Lodge of British America	(a) 60,000	6,097	5,888,000 00	50	47,174 22	.....	39,105 44	None	39,105 44	None
Royal Arcanum	3,026	250,314	482,516,803 44	64	139,710 43	.....	21,879 31	19,122 37	7,264,177 31	714,040 25
Royal Templars of Temperance, Supreme Body	5,435	5,410	5,910,500 00	58	86,042 58	.....	357,886 35	14,135 05	363,193 51	14,135 05
Societe des Artisans Canadiens Francais	1,345	40,220	32,637,913 00	9	6,000 00	.....	5,000 00	1,700 00	2,023,223 00	30,178 84
Sons of England, Supreme Lodge	26,571	5,032	4,619,150 00	35	35,400 00	1,000 00	161,672 97	2,000 00	161,672 97	2,000 00
Sons of Scotland	6,166	6,844	5,236,387 00	92	75,000 00	.....	466,893 34	14,250 00	471,893 34	17,750 00
St. Joseph Union of Canada	7,474	26,375	21,655 730 00	64	55,146 31	780 00	1,161,344 52	212,431 01	1,171,344 52	234,084 01
Toronto Firemen's Benefit Fund	300	300	.....	1	250 00	(b) 3,774 72	187,743 84	.....	187,743 84	.....
Toronto Police Benefit Fund	585	585	.....	2	920 00	(b) 24,211 68	446,385 24	.....	446,385 24	.....
United Workmen, Ancient Order of	29,745	34,525	51,063,450 00	660	1,491,811 30	.....	1,324,569 48	301,614 08	1,324,569 48	301,614 08
Totals	296,901	1,061,766	1,381,940,007 96	2,327	3,333,557 98	91,990 74	12,588,951 89	719,681 58	41,846,532 73	3,630,783 44

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1912.	Number of members who died during 1912. (†Members' children: **Members' wives: ‡Members' mothers.)	Amount paid for funeral benefits during 1912. (†Members' children: **Members' wives.)	Number of members sick during 1912.	Number of weeks' sickness experienced during 1912.	Amount paid for sick benefits during 1912.	Amount paid for medical attendance during 1912.	Amount paid for special relief during 1912.	Assets at 31st December, 1912.	Liabilities at 31st December, 1912.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Army and Navy Veterans, Toronto	125	3	$150 00	.....	.....	.....	.....	56 00	2,058 35	.....
Army and Navy Veterans, Hamilton	83	.....	.....	.....	.....	.....	70 00	5 00	1,415 40	.....
Bain Wagon Co. Employees' Mutual Benefit Association	272	†1 **2	32 00	66	217 1-3	587 00	.....	.....	375 00	.....
Bank of British North America W. & O. Fund	(a) 542	.....	.....	.....	.....	.....	.....	4,664 16	271,223 02	66 75
Bartenders' Benevolent Association	73	2	200 00	7	49	180 00	91 25	.....	2,966 35	.....
Bnai Zion Benefit Association	286	2	.....	7	16	78 00	155 15	.....	421 51	.....
Brown Bros., Limited, Employees' Benefit Society	70	.....	.....	8	12 1-7	48 50	.....	.....	310 17	.....
B. Greening Wire Co., Limited, Employees' Benefit Society	300	1	40 00	23	62	220 15	.....	.....	291 68	.....
Burrow, Stewart and Milne Benefit Society	212	.....	.....	22	102	305 50	200 00	.....	326 03	.....
Canada Foundry Company Employees' Mutual Benefit Society	1,289	10	300 00	382	880	3,521 20	1,605 21	.....	2,130 01	.....
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Soc'y.	282	.....	.....	41	121 4-7	363 75	406 49	10 00	477 39	.....
Canadian Order of Rechabites	51	.....	.....	1	10	6 00	.....	.....	690 28	.....
Chosen Friends, Canadian Order of*	*	87	4,150 00	2,358	11,115 3-14	44,654 25	.....	.....	*	*
Cigarmakers' Union No. 27, Toronto	468	6 **2	1,500 00 **80 00	92	398 3-7	2,001 30	.....	59 00	11,044 22	.....
Cigarmakers' Union, No. 55, Hamilton	328	1 **3	550 00 **120 00	51	204 1-7	1,020 85	.....	4 00	3,291 11	.....
Cigarmakers' Union No. 59, Brantford	16	.....	.....	2	26	130 00	.....	.....	134 64	.....
Cobban Manufacturing Co's. Employees' Mutual Benefit Society	141	2	60 00	27	103 2-3	311 00	.....	8 72	150 00	.....
Cockshutt Plow Co. Relief Association	700	2	80 00	90	308	1,231 94	.....	.....	466 59	.....
Cummer-Dowswell, Limited, Employees' Benefit Society	115	.....	.....	20	56	266 27	105 50	.....	976 58	.....
Daughters and Maids of England, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	.....	8,954 96	.....
Daughters and Maids of England, Subordinate Lodges	2,795	17	850 00	198	634 1-3	1,588 04	3,020 90	.....	17,894 44	.....
Daughters and Maids of England, Juvenile Lodges	356	.....	.....	17	36	32 30	268 15	.....	1,883 09	.....
Dominion Expressmen's Sick Benefit Association	1,056	7	700 00	183	691	4,144 41	.....	.....	4,098 65	.....
Employees' Protective League of the Seaman Kent Co., Limited	100	1	.....	28	55	310 00	.....	.....	569 90	.....
Evening Telegram Employees' Benefit Society	83	.....	.....	7	12	60 00	.....	.....	214 40	.....
First Italian Society of Hamilton	64	.....	.....	1	.....	.....	.....	.....	151 51	.....
First Roumanian Haavis Achim Society	48	.....	.....	3	21	82 75	184 12	104 00	704 82	.....
Foresters, Canadian Order, High Court*	*	506	9,540 00	6,840	36,173	156,994 30	.....	.....	*	*
Foresters, Canadian Order, Subordinate Courts	.....	318	2,279 80	.....	.....	22,102 45	7,291 73	.....	198,260 73	.....
Gendron Manufacturing Co's. Employees' Mutual Benefit Society	57	.....	.....	4	26	130 00	27 70	.....	631 61	.....
Globe Printing Co's. Employees' Benefit Society	75	.....	.....	14	48	210 00	.....	.....	1,282 71	.....

Grand Order of Israel Benefit Society	69	†1	†25 00	3	6	24 00	50 00	10 00	753 95	.....
Gutta Percha and Rubber Mfg. Co.'s Employees' M. B. Society	593	.....	.....	65	221	884 70	.....	.....	673 05	.....
Hamilton Lodge No. 25, Theatrical Mechanical Association	72	.....	.....	11	45	225 00	135 40	.....	1,658 64	.....
Hamilton Rolling Mills' Benefit Society	530	4	200 00	83	414	2,077 50	480 00	216 10	2,073 94	.....
Hamilton Steel and Iron Co's. Employees' Benefit Society	1,050	3	286 00	322	820	4,099 60	1,511 60	.....	1,740 39	.....
Heintzman & Co's. Employees' Sick Benefit Society	282	.....	.....	21	120	537 50	.....	.....	536 26	.....
Hibernians, Ancient Order of	1,511	11	6,928 05	.....	.....	4,149 86	.....	.....	25,229 42	.....
Home Circles, Canadian Order of, Supreme Body*	*	.....	.....	188	959	3,836 00	.....	.....	*	*
Imperial Varnish and Color Sick Benefit Society	52	1	.....	5	12	59 50	.....	.....	169 20	.....
Irish Catholic Benevolent Union, Grand Body	231	1	100 00	.....	.....	.....	.....	.....	1,529 96	.....
Irish Catholic Benevolent Union, Subordinate Bodies	.....	.....	.....	31	148	636 00	197 25	.....	486 84	.....
Italian Benevolent Society	44	1	75 00	8	26	92 95	117 50	50 00	739 04	.....
Italian Workingmen's Association of Ontario	112	1	50 00	20	71 1-2	346 79	150 00	.....	1,235 35	.....
Karn & Co's. Employees' Mutual Benefit Association	85	.....	.....	20	47 2-3	143 00	121 13	.....	20	.....
Kingston Shipbuilding Company's Employees' Benefit Society	220	1	75 00	34	105	450 00	213 75	.....	218 39	.....
Knights of the Maccabees of the World*	*	80	4,050 00	3,409	13,517	75,476 00	.....	5,224 46	*	*
Knights of Malta, Chapter General of Canada*	*	{ 3	175 00	} 40	204	715 50	519 85	.....	*	*
		{ **1	**30 00	}						
Knights of Pythias, Grand Lodge*	*	.....	.....	.....	.....	.....	.....	.....	755 91	.....
Knights of Pythias, Subordinate Lodges	.....	26	1,730 00	226	1,214	4,108 85	1,838 19	126 15	60,673 98	1,426 68
Knights of St. John, Ontario Grand Commandery, Grand Body	467	3	225 00	.....	.....	.....	.....	.....	.....	.....
Knights of St. John, Ontario Grand Commandery, Subordinate	.....	.....	.....	32	138	552 00	126 75	.....	{ 2,270 66 }	67 75
Knights of St. John, Ontario Grand Commandery, Auxiliary	.....	1	50 00	12	48	144 00	127 75	.....		
La Congregazione della Immacolata Concezione di Marie Santissima	14	1	35 00	3	19	57 00	.....	.....	380 31	.....
Ladies' Orange Benevolent Association, Grand Body	3.000	1	100 00	15	33	58 00	116 50	.....	371 54	.....
London Sick and Accident Benefit Association	261	2	.....	48	150	743 46	335 25	.....	66 22	.....
Loyal True Blue Association, Grand Body	5,760	23	1,375 00	.....	.....	.....	11 00	.....	28,286 72	1,396 08
Loyal True Blue Association, Subordinate Bodies	.....	.....	.....	29	147	333 00	431 77	25 00	1,670 00	.....
Massey-Harris (Toronto) Employees' Mutual Benefit Society	1,950	{ 10	570 00	} 653	1,442 1-2	5,003 63	.....	.....	1,359 34	.....
		{ **8	**225 00	}						
Massey-Harris (Brantford) Relief Association	1,158	8	384 00	161	606 1-3	2,356 85	.....	75 00	1,204 93	.....
Methodist Book and Publishing House Employees' Benefit Society	166	.....	.....	18	57	228 00	.....	.....	645 19	.....
Mozirer Sick Benefit Society	124	1	45 50	15	56	280 00	247 73	109 69	1,852 73	.....
National Cash Register Co.'s Employees' Benefit Society	110	.....	.....	21	62 1-2	312 65	99 50	.....	861 55	.....
Nova Radomsk Relief Society	44	.....	.....	5	6	30 00	146 26	.....	808 64	.....
Oddfellows, Canadian Order of, Grand Lodge*	*	{ 36	1,440 00	} 10	72	276 82	.....	.....	*	*
		{ **28	**560 00	}						
Oddfellows, Canadian Order of, Subordinate Lodges	.....	.....	.....	343	902 1-2	5,692 69	2,180 06	.....	31,600 49	1,188 42
Oddfellows, Independent Order of, Grand Lodge	.....	.....	.....	.....	.....	.....	.....	.....	30,746 28	184 94
Oddfellows, Independent Order of, Subordinate Lodges	49 446	{ 377	17,973 65	} 4,039	32,832 1-7	95,065 23	18,615 50	6,276 70	2,082,747 61	.....
		{ **112	**1,684 15	}						
Oddfellows, Independent Order of, M.U. Grand Lodge	1,292	{ 6	580 00	}	.....	114 75	.....	.....	11,665 08	.....
		{ **3	**150 00	}						
Oddfellows, Independent Order of, M.U Sub. Lodges	.....	.....	.....	190	762 1-7	3,033 41	1,662 92	3,164 20	19,331 93	.....
Grange Grand Lodge, Ontario West	32,723	318	1,214 90	142	907	2,724 07	5,350 71	.....	5,735 43	.....
Orange Grand Lodge, Ontario East	182	.....	.....	13	50 3-7	151 38	.....	.....	732 21	.....
Ottawa Typographical Union No. 102	290	1	75 00	24	126	504 00	.....	.....	251 73	.....
Ottawa Unity Protestant Benefit Society	177	4	100 00	25	284	725 00	95 43	.....	1,012 57	.....
Poison Iron Works Benefit Association	149	1	50 00	69	159	636 10	207 71	.....	78 36	.....
Postal Benefit Association, Toronto	218	2	300 00	.....	.....	.....	.....	.....	630 80	.....

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1912.	Number of members who died during 1912. (†Members' children: **Members' wives: ††Members' mothers.)	Amount paid for funeral benefits during 1912. (†Members' children: **Members' wives.)	Number of members sick during 1912.	Number of weeks' sickness experienced during 1912.	Amount paid for sick benefits during 1912.	Amount paid for medical attendance during 1912.	Amount paid for special relief during 1912.	Assets at 31st December, 1912.	Liabilities at 31st December, 1912.
			$ c.			$ c.	$ c.	$ c.	$ c.	$ c.
Pride of Israel Sick Benefit Society	357	1 **3 ††4 ‡9	100 00 **100 00 ††108 00	39	146	709 00	945 27	293 75	5,599 97	.....
Royal Templars of Temperance, Grand Council	2,003	4	200 00	177	860	3,701 00	.....	.....	10,065 60	.....
Ruthenian Brotherhood of St. John the Baptist	30	1	43 00	2	7	35 00	.....	.....	125 96	.....
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Society	552	1	50 00	131	312 5-7	1,094 07	.....	.....	835 90	.....
Societa Amichevole di Figli d'Italia d'Ottawa	88	.....	.....	8	17	85 00	18 00	.....	1,364 44	55 00
Société des Artisans Canadiens Francais, Supreme Body*	*	.....	.....	5,010	29,618	148,094 81	.....	.....	*	*
Sons of England, Supreme Lodge*	*	228 **125 † 24	22,300 00 **6,059 00 †345 00	.....	.....	.....	.....	.....	*	*
Sons of England, Subordinate Lodges	.....	.....	.....	3,411	16,916	48,125 11	37,603 35	.....	235,681 36	3,396 35
Sons of England, Juvenile Lodges	.....	1	10 00	.....	.....	983 70	1,427 91	.....	8,891 51	119 57
Sons and Daughters of Ireland, Protestant Assce., Grand Lodge	140	1	100 00	.....	.....	.....	.....	.....	1,927 19	.....
Sons and Daughters of Ireland, Protestant Assce., Sub. Lodges	*	.....	.....	15	63 1-2	195 00	380 25	35 00	1,864 11	.....
Sons of Scotland Benevolent Association*	.....	104	.....	56	1,172	653 28	.....	.....	*	*
Sons of Temperance of Ontario, Sick and Funeral Benefit Depart't.	30	.....	.....	4	37	160 00	.....	.....	395 56	.....
Sons of Poland Friendly Society	32	.....	.....	2	6	24 00	2 00	.....	255 84	.....
St. Albert Friendly Society	16	1	50 00	.....	.....	.....	.....	4 00	459 96	.....
St. Boniface Benefit Society	483	1	25 00	58	117 1-7	718 00	.....	5 50	3,191 97	.....
St. Jean Baptiste Union, Ottawa	398	4 **1	1,600 00 **300 00	39	255 1-4	1 011 55	.....	.....	8,790 05	.....
St. Joseph Mutual Benefit Society, Toronto	77	3 **1	150 00 **25 00	10	53	159 00	.....	.....	1,571 15	.....
St. Joseph Aid Society (Formosa)	36	.....	.....	2	5	20 00	.....	.....	583 71	.....
St. Joseph Union of Canada, Supreme Body*	*	**109	**9,130 00	3,302	18,926	92,467 60	.....	.....	*	*
St. Joseph Lithuanian Benefit Society	26	.....	.....	3	9	36 00	.....	.....	253 15	.....
St. Luke Benefit Society	42	1	25 00	6	22 5-7	90 85	.....	.....	132 50	.....
Theatrical Mechanical Association, Toronto	166	2	400 00	16	45	270 00	233 00	101 00	11,451 82	4 25
Thomas Brothers Relief and Sick Benefit Assc.	180	.....	.....	37	173	672 00	.....	.....	279 31	.....
Toronto Hebrew Benevolent Society	183	††6	††35 00	25	68	340 00	965 73	.....	3,819 33	.....
Toronto Independent Benevolent Society	77	.....	.....	18	27	110 00	210 76	28 00	1,569 90	50 00
Toronto Musical Protective Association	635	4	200 00	29	137	411 00	.....	.....	11,780 02	.....
Toronto Civic Employees' Benevolent Association	209	5	300 00	49	120 9-10	415 50	75 00	.....	5,905 12	.....
Toronto Railway Employees' Union and Benefit Association	1,665	8	4,300 00	129	420 5-7	1,245 62	856 00	.....	155 29	.....
Toronto Typographical Union No 91	1,172	6	1,175 00	84	308	1,146 17	.....	.....	3,181 37	.....
United Workmen, Ancient Order of*	*	6	180 00	247	1,148	4,819 00	.....	.....	*	*

Verity Plow Company Relief Association	300	1	30 00	76	337	1,110 24	.....	.....	510 45	.....
Victoria Lodge No. 7, Good Samaritans	17	1	25 00	4	29	58 25	.....	.....	331 07	.....
Vittoria Emmanuele III. Society	24	.....	.....	7	31	155 00	2 00	.....	251 35	.....
W. and J. G. Greey's Mutual Sick Benefit Society	86	2	.....	19	79	316 03	.....	.....	65 62	.....
Workmen's Circle of Toronto	131	.....	.....	10	16	48 00	193 00	.....	177 70	.....
Young Men's Hebrew Association	81	.....	.....	5	23	115 00	140 00	50 00	1,181 02	.....
Totals	121,925	2,285	90,581 90	33,875	179,674 1-2	767,095 83	91,570 98	20,705 43	3,181,809 59	7,955 80

(a) Membership taken from Application for Renewal of Registry 30th June, 1912. * Membership, Assets and Liabilities, shown in Table I. ** No. 401.—Amount, $18,454.15.
† No. 48.—Amount, $513.00. ‡No. 9.

CORDINER v. A. O. U. W.

DIVISIONAL COURT.

December 31st, 1912.

Insurance—Fraternal and Benevolent Society—Constitution—Amendment by Grand Lodge—Increase of Insurance Rates—Notice of Proposed Amendment not Given Subordinate Lodges—Vote Improperly Taken—Injunction Restraining Enforcement of Increased Rates.

Motion to continue until trial an injunction restraining defendant society from putting into force an amendment to defendant's constitution, passed by the Grand Lodge of defendant, providing for an increased tariff of insurance rates.

Riddell J., held (23 O.W.R. 65; 4 O.W.N. 102) that, as notice of amendment to the constitution had not been sent to each subordinate lodge prior to its consideration by Grand Lodge, as required by the constitution, the amendment was *prima facie* invalid.

Injunction continued to trial, costs in cause, unless otherwise ordered by trial Judge.

"The Court will not interfere unless and until all domestic remedies are exhausted."

Zilliax v. I.O.F., 13 O.L.R. 155, referred to.

On appeal to Divisional Court, the motion was, by consent, turned into a motion for judgment.

Divisional Court held, that the amendment purporting to be passed by Grand Lodge was too great a variation of the notices sent to the subordinate lodges to be valid, and that, as the vote taken thereon was not taken in accordance with he requirements of the constitution, it was a nullity.

Arnet v. United African Lands Co., Ltd., [1901] 1 Ch. 518, distinguished.

In *re* Caratel New Mines, Ltd., [1902] 1 Ch. 498 approved.

Appeal dismissed with costs, and permanent injunction granted, with costs.

An appeal from the judgment of Hon. Mr. Justice Riddell, 23 O.W.R. 65; 4 O.W.N. 102, restraining defendants by interim injunction from taking any proceedings under an alleged amendment of sec. 63, sub-sec. 1 of the "Constitution" of the order, and was by consent changed into a motion for final judgment.

The appeal to Divisional Court was heard by Hon. Sir Wm. Mulock, C.J.Ex.D., Hon. Mr. Justice Clute and Hon. Mr. Justice Sutherland.

E. F. B. Johnston, K.C., and A. G. F. Lawrence, for the defendants, appellants.

I. F. Hellmuth, K.C., contra.

Hon. Sir Wm. Mulock, C.J.Ex.D.:—The defendants are a fraternal association, one of its objects being to provide for the payment of stipulated sums of money to the beneficiaries of deceased members, the moneys for such purpose being derived from monthly assessments upon the members, each member being required to contribute according to a certain table of rates which is set forth in sec. 63 of the "Constitution."

Recently the Grand Lodge purported to make material changes and increases in this table of rates, whereupon the plaintiffs brought this action, complaining that the procedure necessary in order to entitle the Grand Lodge to make such changes and increases had not been complied with, and that therefore they were invalid. The learned trial Judge sustained the plaintiffs' contention and granted the interim injunction and, appealed from.

Part of the material used on the motion is a book marked exhibit "A," which purports to declare the objects of the Order and to shew the "Constitution" of the Grand Lodge and its rules of order.

As set forth in this "Constitution" the Order consists of Grand Lodge and subordinate lodges. The Grand Lodge consists of certain grand officers and one representative from each subordinate lodge (sec. 2 and 5), and is to meet regularly on the third Wednesday of March in each year (sec. 11), and may hold special meeting (sec. 12), and when on any question before Grand Lodge the yeas and nays are called for, each representative shall be entitled to as many votes as there are members of the lodge represented by him at the date of the last annual report made by his lodge to Grand Lodge.

Section 63 enacts as follows:—

"63. (1) Each and every present member of this Order from and after the first day of May, A.D. 1905, and each and every new member of this Order, without notice, commencing with the month following the receiving of the Workman Degree, shall pay to the financier of the lodge a monthly assessment of the amount designated opposite the age of the member at the date of admission to the Order, according to the following graded plan." (Then follows the graded plan, shewing the table of rates payable by a member in respect of his beneficiary certificate, and then the section concludes as follows):—

"To be due and payable on the first day of each month, or within thirty days thereafter, as prescribed by statute in that behalf, and in addition to said regular monthly assessments such extra assessments as may be required to pay and discharge all death claims upon the Order.

"(2) The date of such payment shall be kept by the financier, who shall credit the member with and give him a receipt for the amount so paid.

"(3) A member may pay his assessments in advance quarterly or otherwise."

Section 169 of the "Constitution" is as follows:—

"169. Alterations and amendments to this Constitution may be made at any annual meeting of Grand Lodge by vote of two-thirds of the entire number to which members present at such meeting are entitled, provided that all such alterations and amendments are forwarded to the Grand Recorder on or before the 31st day of October, in order that a copy thereof may be sent to each subordinate lodge, and to all members of the executive committee and officers of Grand Lodge before the 15th day of November, following."

Section 76 declares that the representative of each subordinate lodge to Grand Lodge "shall be elected annually at a regular meeting in December," etc.

Thus the scheme of the Order provided by the "Constitution," whereby any alterations or amendments may be made to the "Constitution," is as follows: The proposed alteration or amendment must be forwarded to the Grand Recorder on or before the 31st October in order to enable that officer to transmit a copy to each subordinate lodge before the 15th November thereafter. Thus each subordinate lodge before electing at its December meeting its representative to Grand Lodge will have before it the proposed alteration or amendment, and be in a position to consider the same and to elect a suitable representative for the purpose of voicing the views of its members at the meeting of Grand Lodge to be held on the third Wednesday of March thereafter.

On the 21st of June, 1912, at its adjourned annual meeting, Grand Lodge purported to pass an amendment to the "Constitution," making material changes in the graded

plan of table of rates established and set forth in sec. 63 of the "Constitution" as above referred to, and one contention of the plaintiffs is that no notice of this change was given to the subordinate lodges as required by sec. 169 of the "Constitution," and that, therefore, Grand Lodge had no power to pass such amendment.

It is admitted that no notice of the amendment complained of (called the Mills amendment) was given to the subordinate lodges, but it is contended that notice having been given to them of another proposed amendment (called the Executive Committee's amendment), it was competent for Grand Lodge to pass the Mills amendment as an amendment of the executive committee's proposal, and in support of this view the defendants refer to sec. 171, sub-sec. 16 of the "Constitution," which is as follows: "When not otherwise provided for, Bourinot's Manual shall govern all parliamentary questions in Grand Lodge and subordinate lodges."

This section does not, in my opinion, qualify the plain meaning of sec. 169, that before Grand Lodge shall have jurisdiction to adopt any amendment to the "Constitution," notice of that particular amendment must have been given to the subordinate lodges.

Parliamentary practice permits an amendment to a main motion substantially differing therefrom, while even a proposed amendment may, as a matter of parliamentary practice, be in order and be the subject of debate and may be advanced through various stages, still Grand Lodge has no jurisdiction to finally pass it and thereby amend the "Constitution," until the requirement of sec. 169 as to previous notice to the subordinate lodges, shall have been complied with. Were it otherwise, the plain object of sec. 169, as to notice, could be defeated. That section in substance creates a contract with the subordinate lodges and with those who were members on the 1st of May, 1905, when the graded plan of rates came into force and with all new members, that the graded plan fixed by sec. 63 should not be changed until notice of the proposed change was given to the subordinate lodges, and until they had an opportunity of passing upon it, and electing representatives to Grand Lodge to vote thereon. By that graded plan rates of assessment increased each year until the member attained the age of 49 years, but no longer; whilst the Mills amendment proposed to increase the rate each year until the member attained the age of 65 years.

No notice of such proposed amendment was given to the subordinate lodges, and, in my opinion, it is no answer to say that although no such notice was given, yet notice of some other proposed change was given which, as a matter of parliamentary practice, might be amended to the effect set forth in the Mills amendment.

As to the contention that under the provisions of sec. 14 above quoted, Grand Lodge could of its own motion enact, alter and amend the "Constitution" laws, rules and regulations of the Order, without notice of the proposed amendments to the subordinate lodges; if Grand Lodge has such unrestricted right to alter its "Constitution" then the provision of section 169 as to notice would be meaningless. The two sections must be read together and then full effect can be given to both of them, that is, Grand Lodge may alter and amend the "Constitution," provided notice as required by section 169 has been given to the subordinate lodges.

Mr. Johnston further contended that the question of rates was a mere matter of detail and that a change therein was not, in a parliamentary sense, a constitutional change. A perusal of book "A" shews that the word "Constitution" there used is not used in its strict technical sense. The title of the document is "Constitution of the Grand Lodge of the Ancient Order of United Workmen of the Province of Ontario," and it deals with a variety of matters, such as the powers of Grand Lodge and of the subordinate lodges, the methods of carrying on business by the different branches of the Order, the powers and duties of their various officers, the rights and liabilities of the members, the creation and maintenance of a reserve fund and a beneficiary system, and other matters. No distinction, in this document, is drawn between what might be considered constitutional principles and what mere details; but all are dealt with in the one instrument in consecutive sections from 1 to section 172, and together rep-

resent the nature of the compact between the Order and its members, and the rights of its members between themselves.

The change proposed by the Mills amendment is a most material change. In fact, it is difficult to imagine any alteration of this compact which might have more serious results than would one affecting the assessment rates, and I cannot assent to Mr. Johnston's contention that they may be changed at the mere will of Grand Lodge, without previous notice to the subordinate lodges as required by section 169.

For these reasons, I think, the judgment appealed from should be affirmed with costs here and below, and that the injunction should remain perpetually. Having reached the foregoing conclusion, it is not necessary to deal with other objections advanced by the plaintiffs.

Hon. Mr. Justice Sutherland.—I agree.

Hon. Mr. Justice Clute.—Section 169 of the "Constitution" upon which, in my opinion, the whole question turns, is as follows: "Alterations and amendments to this Constitution may be made at any annual meeting of Grand Lodge by a vote of two-thirds of the number to which the members present at such meeting are entitled, provided that all such alterations and amendments are forwarded to the Grand Recorder on or before the 31st day of October in order that a copy thereof may be sent to each subordinate lodge, and to all members of the executive committee and officers of Grand Lodge before the 15th day of November following."

The executive committee had made a report recommending a change in the rate. Notice of this report had been sent down to the subordinate lodges. At the meeting of Grand Lodge this report, recommending that section 63 of the "Constitution," which contained the tariff indicating the amount to be paid monthly, be amended in the way there suggested. This report was not adopted. A motion was brought in proposing to amend section 63, and this motion was declared carried. As to whether it was in fact ever properly voted upon or not, I will deal with later.

The motion had not in fact been forwarded to the Grand Recorder on or before the 31st of October preceding the meeting of the Grand Lodge, nor was a copy thereof sent to each subordinate lodge as required by section 169. This, in my opinion, was prerequisite to the proposed amendment being passed by the Grand Lodge.

It was urged by Mr. Johnston that the amendment in question was not in fact an amendment to the Constitution. I cannot accede to this view.

The section in question which it is proposed to amend provides for the rate which each member has to pay. This formed the basis of the contract entered into with the defendant society. The proposed amendment in regard to those whom it affected, about doubled the rate, and was a most material change from that which existed at the date of membership. The section in question falls within the class of subjects dealt with under the head of "Constitution of the Grand Lodge of the Ancient Order of United Workmen," and section 169 expressly provides how this Constitution may be amended.

From the numerous amendments heretofore made, it is clear that the society always treated matters of equal or less importance as amendments to the Constitution. It is not, I think, governed by cases applicable to corporations, but forms a part of the basis upon which individuals entered into a contract and became members of the association, and when the Constitution itself declares the only manner in which the basis of the contract can be changed, it is a condition precedent to such change that such requirements should be complied with.

The case of Bartram v. Supreme Council of the Royal Arcanum, 6 O.W.R. 404, referred to by Mr. Johnston, supports, I think, the plaintiff's contention. It was there held that the Grand Lodge had power to make changes in the by-law governing the plaintiff's contract, but it also expressly states that those changes had been made according to the rules governing the plaintiff and defendants. In the present case, the proposed change has not been made in accordance with the rules of the society in

such case. Even in the case of a company it is very doubtful whether the amendment would have been in order. As pointed out, the amendment was a proposal to increase the rate by nearly doubling the amount of that mentioned in the report which had been sent out to the local lodges. Had there been a general notice that a change would have been made in the rate, leaving it entirely open, the delegates then might have been instructed what to do, but where the proposed increase was definitely stated and the amendment greatly enlarges the liability of the class affected, this was to spring a question upon the delegates for which they might be wholly unprepared and uninstructed, and as is said by the learned author, Palmer's Company Law, 9th ed., 174: "For it is not fair to call the members together for an apparently limited and small object, and then to spring on them a much larger proposal. Those who are absent may have stayed away because they are content with what is proposed in the notice, and those who are present by proxy, are presumed to have given proxy on the basis of the notice," citing Teede and Bishop, Limited, [1901] W.N. 52, and Clind v. Financial Corporation, 5 Eq. 461; Wall v. London and Northern Assets Corporation (No. 1), [1898] 2 Ch. 469, 484; Stroud v. Royal Aquarium Society, 89 L. T. 243."

I, therefore, think that the amendment was not legally passed by the Grand Lodge.

But there is another ground which I think equally fatal to the defendants' contention. The representative from each lodge represented a number of voters, and upon any question for decision by the Grand Lodge it was the number of voters as represented by the delegates from the local lodges that decided all questions there submitted. It is quite clear that no attempt was made to ascertain how the actual vote stood. When the amendment was put, 94 of the members present stood up as against the amendment and 212 voted in favor of the amendment. There was no attempt to ascertain how many votes each of these individuals represented. It appears that in some cases the delegates of a single lodge represented 400 or more; in other cases it might be a score or less. So that the number of individual delegates who voted for or against the motion formed no criterion whatever as to the number of votes that should be cast for or against it.

There was a dispute as to whether it was carried or not. It was contended by Mr. Johnson that upon this point the action of the chairman in declaring it carried is conclusive and that in any case there was no call for a ballot, or if there was, there should have been an appeal upon this question to the lodge.

I think upon the admitted facts that no vote was taken shewing or intending to shew or providing means of shewing what the real vote was for or against the amendment, and that while the chairman was empowered to give a decision as to vote; that applies only where a vote has in fact been cast. But in the present case as no such vote was cast there could be no such decision as to what it was, and that the amendment never was in fact passed by the Grand Lodge.

The case of Arnet against the United African Lands Company, Limited, [1901] 1 Ch. 518, relied on by Mr. Johnston, does not, I think, govern the present case. In that case it was expressly provided by the Company's articles that the vote might be taken, as it there was taken, by a shew of hands, and that a declaration by the chairman that a resolution has been carried, and an entry to that effect in the books of the company should be sufficient evidence of its having been carried. The Companies Act, under which incorporation was made, section 51, also expressly provides that a declaration of the chairman that a resolution has been carried is made conclusive evidence of the fact unless a poll is demanded. That case and *re* Hadley Castle Coal Mines Limited, [1900], 2 Ch. 419, are commented upon and distinguished in *re* Caratel New Mines, Limited, [1902] 1 Ch. 498, where it was held that notwithstanding section 52 of the Companies Act, a declaration of the chairman of a meeting is not conclusive where the declaration shows on the face of it that the statutory majority has not voted in favour of the resolution.

There is no clause governing the present case as in the Companies Act and in the charters referred to, and there was no attempt to ascertain the actual vote taken, having regard to the number of votes which each representative had the right to give. There was in truth, no vote in fact taken as required by the rules of the association, and there was no announcement, therefore, that could be made by the chairman.

What took place was wholly nugatory, in my judgment, as to deciding the question one way or the other.

The injunction should, therefore, be made absolute with costs of action, including the costs here and below.

NEW RATES FOR THE ANCIENT ORDER OF UNITED WORKMEN.

At the annual session of the Grand Lodge of the Ancient Order of United Workmen, held on the 19th and 20th of March, 1913, the following new schedule of rates was adopted:

From and after the 1st day of May, 1913, each and every member of this Order, who joined prior to the 1st day of May, 1905, shall, without notice, pay to the Financier of the lodge a monthly assessment of the amount designated opposite the age of the member on the 1st day of May, 1905, members over 72 years of age to be taken as at age 65; and each and every member who joined on or after the 1st day of May, 1905, and each and every new member, commencing with the month of receiving the Workman Degree, shall, without notice, pay to the Financier of the Lodge a monthly assessment of the amount designated opposite the age of the member at the date of admission to the Order, according to the following graded plan:—

Age	Rate Per $500	Rate Per $1,000	Rate Per $1,500	Rate Per $2,000
16	37	74	1 11	1 48
17	37	74	1 11	1 48
18	37	74	1 11	1 48
19	38	76	1 14	1 52
20	39	78	1 17	1 56
21	41	81	1 22	1 62
22	42	84	1 26	1 68
23	44	87	1 31	1 74
24	45	90	1 35	1 80
25	47	94	1 41	1 88
26	49	98	1 47	1 96
27	51	1 02	1 53	2 04
28	53	1 06	1 59	2 12
29	55	1 10	1 65	2 20
30	58	1 16	1 74	2 32
31	60	1 20	1 80	2 40
32	62	1 24	1 86	2 48
33	64	1 28	1 92	2 56
34	68	1 36	2 04	2 72
35	70	1 40	2 10	2 80
36	72	1 44	2 16	2 88
37	77	1 54	2 31	3 08
38	81	1 61	2 42	3 22
39	83	1 66	2 49	3 32
40	86	1 72	2 58	3 44
41	91	1 82	2 73	3 64
42	97	1 93	2 90	3 86

Age	Rate Per $500	Rate Per $1,000	Rate Per $1,500	Rate Per $2,000
43	1 00	2 00	3 00	4 00
44	1 03	2 05	3 08	4 10
45	1 10	2 19	3 29	4 38
46	1 17	2 34	3 51	4 68
47	1 21	2 42	3 63	4 84
48	1 25	2 50	3 75	5 00
49	1 35	2 69	4 04	5 38
50	1 36	2 71	4 07	5 42
51	1 37	2 73	4 10	5 46
52	1 43	2 86	4 29	5 72
53	1 50	3 00	4 50	6 00
54	1 58	3 15	4 73	6 30
55	1 65	3 30	4 95	6 60
56	1 75	3 49	5 24	6 98
57	1 83	3 65	5 48	7 30
58	1 93	3 85	5 78	7 70
59	2 03	4 05	6 08	8 10
60	2 14	4 28	6 42	8 56
61	2 25	4 50	6 75	9 00
62	2 38	4 75	7 13	9 50
63	2 51	5 01	7 52	10 02
64	2 65	5 30	7 95	10 60
65	2 80	5 60	8 40	11 20

OPTION A.

Any Beneficiary Member of the Order upon reaching the age of sixty years and in good standing, or any present Beneficiary Member of the Order having already reached the age of sixty years and upwards and in good standing, may have the option of releasing and surrendering his or her Beneficiary Certificate and having issued to him or her in lieu thereof a new Beneficiary Certificate for an amount equal to the assessments paid in to the Beneficiary Fund by him or her and be relieved from further payments of assessments to the Beneficiary Fund from date of such surrender.

Any member desiring to avail himself or herself of the aforesaid option shall make application therefor upon a form provided for said purpose, and deliver the same to the Recorder of his or her Lodge, who shall forward it to the Grand Recorder. Upon receipt thereof by the Grand Recorder he shall refer the said application to the Finance Committee, and upon the said Committee approving of the same the option applied for shall be granted to the member, and a new certificate shall be issued. The new certificate shall be conditioned to pay upon the death of the member to the Beneficiary or Beneficiaries designated by the member, providing the member shall hereafter during his lifetime comply in every particular with all the laws, rules and regulations of the Order other than the payment of assessments for the Beneficiary or Reserve Fund.

Hm TABLES (See Section 166 (5)).

Ordinary All-Life Insurance of $1,000. Premiums continuous during policy term.

Net Annual Premiums Hm 4½ per cent.

Age at Entry	Net annual Premium	Age at Entry	Net annual Premium	Age at Entry	Net annual Premium
15	9.809	32	16.877	49	32.748
16	10.204	33	17.458	50	34.240
17	10.603	34	18.072	51	35.829
18	10.994	35	18.719	52	37.532
19	11.360	36	19.399	53	39.350
20	11.697	37	20.110	54	41.285
21	12.024	38	20.856	55	43.349
22	12.350	39	21.641	56	45.545
23	12.690	40	22.470	57	47.884
24	13.057	41	23.355	58	50.378
25	13.456	42	24.302	59	53.043
26	13.881	43	25.316	60	55.881
27	14.333	44	26.392	61	58.898
28	14.804	45	27.537	62	62.105
29	15.292	46	28.742	63	65.508
30	15.798	47	30.008	64	69.117
31	16.324	48	31.340	65	72.964

FOR THE ADJUSTMENT OF THE SUM INSURED, WHERE THE AGE OF THE ASSURED WAS GIVEN ERRONEOUSLY, BUT IN GOOD FAITH, AND WITHOUT INTENTION TO DECEIVE.

EXPLANATORY NOTE.

The Ontario Insurance Act, 2 George V., chapter 33, section 166, as amended by 3 and 4 George V. (1913), chapter 35 enacts as follows:

166.—(1) Where the age of a person is material to a contract of insurance and was given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age bears to the premium proper to the actual age, both being taken as at the date of the contract, but in no case shall the amount recoverable exceed the amount stated or indicated in the contract. Error in age not to void contract, but benefit to abate.

Provided that where the application for and contract of insurance expressly limit the insurable age, and the actual age at the date of the application exceeds the age so limited, the contract shall, during the lifetime of the person on whose life the insurance was effected and not later than five years from the date of the contract, be voidable at the option of the insurer within thirty days after the error comes to his knowledge. Proviso.

Fractional part of a year.

(2) If the error includes a fractional part of a year exceeding a half year, such fractional part shall be computed as a whole year, but if the fractional part does not exceed a half year it shall be disregarded in the computation.

Where age is by agreement taken as greater than known age.

(3) Where by the terms and for the purposes of the contract, the age was taken to be greater than the actual age, the number of years added to such age shall, for the purposes of the calculation, be added to the actual age.

Error may be adjusted between insurer and assured at any time before maturity of contract.

(4) Where an error is discovered in respect of a contract of insurance, or of any premium paid or to be paid upon such contract, nothing herein contained shall at any time before the maturity of the contract prevent an adjustment between the insurer and the assured of the amount of the insurance effected, or of any premium paid or to be paid.

"Premium."

(5) For the purposes of this section "premium" shall mean the net annual premium as shown in or deduced from the Hm Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at four and one-half per centum per annum.

Retrospective application.

(6) This section shall apply not only to any future application for, or contract of insurance, but also to any application heretofore taken and to any contract heretofore made.

Notice to insured that age is material and proof is required.

(7) Every insurance corporation registered under this Act shall send to every person with whom a contract is made, within one month thereafter, a printed notice mailed to the last known address of the insured in such form as the Superintendent shall approve, and annually thereafter until proof of age is admitted, stating that the age of the insured is material to the contract, and evidence that the age stated in the application is the true age of the insured will be required before the policy is paid. This notice shall also be printed in red ink in type not smaller than 10 point upon all notices to the insured and upon all receipts for premiums.

Not to apply to industrial insurance.

(8) Subsection 7 shall not apply to contracts issued under the Industrial plan.

Friendly Societies may publish in official journal.

(9) Subsection 7 shall not apply to a registered Friendly Society, provided that the notice mentioned therein is published on the first page of the official newspaper or journal of the Society, in each issue thereof, and printed in red ink in type not smaller than 10 point upon all Certificates issued by the Society, and upon all receipts or pass-books issued to the members.

(10) Upon failure of a corporation to comply with the provisions of subsection 7, the corporation shall be deemed to have admitted the age mentioned in the application as the correct age.

Subsections 7, 8, 9 and 10 shall come into force on the 1st day of July, 1913.

SCHEDULE A.

To the Ontario Insurance Act, 2 George V. (1912), chapter 34.

Section 73 (2) (*g*).

Age at entry	Net level Premium for all-life insurance of $1,000			
	Yearly, in advance	Half-yearly, in advance	Quarterly, in advance	Monthly, in advance
	$	$	$	$
18	9.86	5.00	2.51	.84
19	10.20	5.18	2.60	.87
20	10.55	5.36	2.69	.90
21	10.91	5.53	2.78	.93
22	11.28	5.71	2.87	.96
23	11.66	5.89	2.96	.99
24	12.03	6.07	3.05	1.02
25	12.42	6.25	3.14	1.05
26	12.76	6.43	3.23	1.08
27	13.12	6.60	3.32	1.11
28	13.49	6.78	3.41	1.14
29	13.87	7.02	3.53	1.18
30	14.31	7.20	3.62	1.21
31	14.76	7.44	3.74	1.25
32	15.22	7.68	3.86	1.29
33	15.73	7.91	3.98	1.33
34	16.25	8.21	4.13	1.38
35	16.82	8.51	4.28	1.43
36	17.42	8.81	4.43	1.48
37	18.05	9.10	4.57	1.53
38	18.71	9.46	4.75	1.59
39	19.42	9.82	4.93	1.65
40	20.18	10.17	5.11	1.71
41	20.97	10.59	5.32	1.78
42	21.81	11.01	5.53	1.85
43	22.70	11.48	5.77	1.93
44	23.65	11.96	6.01	2.01
45	24.66	12.44	6.25	2.09
46	25.72	12.97	6.52	2.18
47	27.31	13.80	6.94	2.32
48	28.10	14.16	7.12	2.38
49	29.36	14.82	7.45	2.49
50	30.72	15.53	7.80	2.61
51	32.17	16.24	8.16	2.73
52	33.71	17.02	8.55	2.86
53	35.34	17.85	8.97	3.00
54	37.07	18.74	9.42	3.15
55	38.94	19.64	9.87	3.30

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
89	Army and Navy Veterans, Toronto	1888	Toronto	C. Wake	Insurance against sickness and death
91	Army and Navy Veterans, Hamilton	1889	Hamilton	John Gardner	Sick and funeral benefits
118	Bain Wagon Co., Employees' Mutual Benefit Association	1900	Woodstock	B. C. Parker	Sick and funeral benefits
83	Bank of British North America, W. & O. Fund.	1891	Montreal	Ernest Stonham	Insurance against death
93	Bartenders' Benevolent Association	1900	Toronto	H. Tindale	Sick and funeral benefits
252	Bnai Zion Benefit Association	1911	Toronto	M. S. Mirochnick	Sick and funeral benefits
164	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	Ralph Smith	Sick and funeral benefits
124	B. Greening Wire Co., Limited, Employees' Benefit Society	1910	Hamilton	K. Knudsen	Sick and funeral benefits
254	Burrow, Stewart and Milne Benefit Society	1911	Hamilton	F. R. Daniels	Sick and funeral benefits
177	Canada Foundry Co. Employees' Mutual Benefit Society	1890	Toronto	E. Simser	Sick and funeral benefits
175	Canada Furniture Manufacturers (Limited) Employees' Benefit Society	1895	Woodstock	Thomas Milburn	Sick and funeral benefits
8	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	Insurance against sickness and disability or death
237	Canadian Order of Rechabites	1912	Toronto	James Fleming	Sick and Funeral Benefits
140	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	Insurance against sickness and death
148	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	Sick, funeral and out of work benefits
160	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Fred Hough	Sick, funeral and out of work benefits
173	Cigarmakers' Union No. 59, Brantford	1886	Brantford	F. Mather	Sick, funeral and out of work benefits
105	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society	1888	Toronto	Henry Mead	Sick and funeral benefits
103	Cockshutt Plow Co. Relief Association	1899	Brantford	Charles E. House	Sick and funeral benefits
56	Commercial Travellers' Association of Canada	1874	Toronto	James Sargant	Insurance against accident and death
58	Commercial Travellers' Mutual Benefit Society of Western Ontario	1885	London	William J. Taylor	Insurance against death
239	Cummer-Dowswell, Limited, Employees' Benefit Society	1911	Hamilton	William Oke	Sick and funeral benefits

199	Daughters and Maids of England Benevolent Society	1890	Toronto	Leonard G. Cross	Sick and funeral benefits
97	Dominion Expressman's Sick Benefit Association	1889	Toronto	W. M. Carruthers	Insurance against sickness and death
271	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	G. A. Sampson	Sick and funeral benefits
260	Employees' Protective League of the Seaman Kent Company, Limited	1912	Meaford	George Overholt	Sick and funeral benefits
189	Evening Telegram Employees' Benefit Society	1912	Toronto	T. Hopmans	Sick and funeral benefits
110	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordie	Insurance against sickness and death
250	First Italian Society of Hamilton	1911	Hamilton	Arcangelo Felici	Sick and funeral benefits
212	First Roumanian Haavis Achim Society	1907	Toronto	Samuel Factor	Sick and funeral benefits
19	Foresters, Canadian Order of	1879	Brantford	Alf. P. Van Someren	Insurance against sickness and death
49	Foresters, Catholic Order of	1883	Chicago	Thos. F. McDonald	Insurance against sickness and death
271	Fratellanza Cattolica Italiana Di Mutuo Soccorso. Sant'Antonio	1913	Ottawa	E. Almagro	Sick and funeral benefits
154	Gendron Manufacturing Co.'s Employees' Benefit Society	1900	Toronto	Peter C. Werthner	Sick and funeral benefits
128	Globe Printing Co.'s Employees' Benefit Society	1885	Toronto	T. Jeffery	Sick and funeral benefits
166	Grand Order of Israel Benefit Society	1908	Hamilton	L. Bercowitz,	Sick and funeral benefits
181	Gutta Percha and Rubber Man'fg Co.'s Employees Sick Benefit Society	1900	Toronto	W. Leamon	Sick and funeral benefits
245	Hamilton Firemen's Benefit Fund	1910	Hamilton	Robert Aitchison	Insurance against sickness and death; also life-time benefits
183	Hamilton Lodge No. 25, Theatrical Mechanical Association	1907	Hamilton	Alex. Anderson	Sick and funeral benefits
79	Hamilton Police Benefit Fund	1891	Hamilton	Thos. J. Steward	Insurance against death, also life-time benefits
126	Hamilton Rolling Mills' Benefit Society	1905	Hamilton	W. G. Flack	Sick and funeral benefits
142	Hamilton Steel and Iron Co.'s Employees' Benefit Society	1902	Hamilton	Peter F. Monte	Sick and funeral benefits
152	Heintzman & Co.'s Employees' Benefit Society	1885	Toronto	T. H. Kirk	Sick and funeral benefits
266	Hibernians, Ancient Order of	1888	Toronto	N. J. Kennedy	Insurance against sickness and death
12	Home Circles, Canadian Order of	1884	Toronto	J. M. Foster	Insurance against sickness and death, also life-time benefits (including endowments)
258	Imperial Varnish and Color Sick Benefit Society	1911	Toronto	Geo. B. Chapman	Sick benefits
162	Irish Catholic Benevolent Union	1883	Toronto	John L. Swalwell	Insurance against sickness and death
156	Italian Benevolent Society	1888	Toronto	V. Piccinnini	Insurance against sickness and death
193	Italian Workingmen's Association of Ontario	1901	Toronto	Giovanni Colombo	Sick and funeral benefits
101	Karn & Co.'s Employees' Mutual Benefit Association	1900	Woodstock	John Page	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
264	Kingston Shipbuilding Company's Employees' Benefit Society	1912	Kingston	R. Murray	Sick and funeral benefits
41	Knights of the Maccabees	1883	Detroit	L. E. Sisler	Insurance against sickness and death
52	Knights of Pythias, Supreme Lodge	1864	Toronto	Alex. Coulter	Insurance against sickness and death
218	Knights of St. John, Ontario Grand Commandery of the	1893	Toronto	E. Millward	Insurance against sickness and death
247	Knights of Malta, Chapter General of Canada	1909	Toronto	H. G. Curlett	Insurance against sickness and death
195	La Congregazione della Immacolata Concezione de Maria Santissima	1904	Toronto	Rocco Gianvecchio	Sick and funeral benefits
150	Ladies' Orange Benevolent Association	1895	Toronto	Miss Kate Cubbon	Sick and funeral benefits
81	London Police Benefit Fund Association	1877	London	James C. Kelly	Insurance against death, also life-time benefits
243	London Sick and Accident Benefit Association	1911	London	C. A. Thompson	Sick Benefits
268	Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	W. J. Kissick	Sick and funeral benefits
107	Loyal True Blue Association	1889	Port Perry	Nicholas Ingram	Insurance against sickness and death
114	Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	Thos. Carruthers	Sick and funeral benefits
116	Massey-Harris, Brantford, Relief Association	1885	Brantford	J. R. Harmer	Sick and funeral benefits
87	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	A. J. Saunders	Sick and funeral benefits
228	Mozirer Sick Benefit Society	1906	Toronto	Morris Lifshitz	Sick and funeral benefits
202	Mutual Masonic Compact	1871	St. Catharines	Levi Yale	Insurance against death
130	National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	C. W. Long	Sick and funeral benefits
270	National Iron Works Employees' Mutual Benefit Society	1913	Toronto	Jim Matkin	Sick and funeral benefits
224	Nova Radomsk Relief Society	1909	Toronto	M. Stern	Sick and funeral benefits
23	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming	Insurance against sickness and death

68	Oddfellows, Independent Order of	1855	Toronto	Wm. Brooks	Insurance against sickness and death
16	Oddfellows' Relief Association	1874	Kingston	R. Meek	Insurance against disability or death
170	Oddfellows, Independent Order of, M. U	1887	Toronto	W. C. Schunck	Insurance against sickness and death
232	Ontario Commercial Travellers Association	1880	London	Alfred Robinson	Mortuary benefits
206	Orange Grand Lodge of Ontario East	1894	Belleville	F. M. Clarke	Sick and funeral benefits
73	Orange Grand Lodge of Ontario West	1860	Toronto	W. M. Fitzgerald	Insurance against sickness and death
34	Orange Grand Lodge of B. A	1890	Toronto	J. S. Leighton	Insurance against sickness and death
179	Ottawa Typographical Union No. 102	1867	Ottawa	J. K. Peffers	Sick and funeral benefits
120	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	Insurance against sickness and death
144	Polson Iron Works Benefit Association	1904	Toronto	J. L. Kingdon	Sick and funeral benefits
112	Postal Benefit Association, Toronto	1891	Toronto	John J. O'Connor	Insurance against death
146	Pride of Israel Sick Benefit Society	1905	Toronto	Joseph Steiner	Sick and funeral benefits
37	Royal Arcanum, Supreme Council	1877	Boston	Alfred T. Turner	Insurance against sickness and death
45	Royal Templars of Temperance	1884	Hamilton	C. V. Emory, M.D.	Insurance against sickness and death
241	Ruthenian Brotherhood of St. John the Baptist	1911	Brantford	Michael Madarash	Sick and funeral benefits
270	Roumanian Aid Association Gloria	1913	Hamilton	Dumitru Rusu	Sick and funeral benefits
256	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1911	Hamilton	S. Beech	Sick and funeral benefits
222	Societa Amichevole di Figli D'Italia d'Ottawa	1909	Ottawa	Vicenzo Macri	Sick and funeral benefits
61	Société des Artisans Canadien Francais	1876	Montreal	Henri Roy	Insurance against sickness and death
27	Sons of England Benefit Society	1877	Toronto	John W. Carter	Insurance against sickness and death
75	Sons and Daughters of Ireland Protestant Association	1890	Toronto	James Steele	Insurance against sickness and death
31	Sons of Scotland Benevolent Association	1876	Toronto	D. M. Robertson	Insurance against sickness and death
220	Sons of Temperance of Ontario, Sick and Funeral Benefit Department	1908	Aurora	J. M. Walton	Sick and funeral benefits
214	Sons of Poland Friendly Society	1907	West Toronto	A. Lozicki	Sick and funeral benefits
226	St. Albert Friendly Society	1909	Renfrew	Frank Stubinsky	Sick and funeral benefits
132	St. Boniface Benefit Society	1892	Berlin	Jacob J. Gies	Sick and funeral benefits
168	St. Jean Baptiste, Ottawa	1888	Ottawa	J. Saint-Germain, B.A	Insurance against sickness and death
138	St. Joseph Aid Society of Formosa	1887	Formosa	Matth. Weiler	Sick and funeral benefits
216	St. Joseph Lithuanian Benefit Society	1908	Toronto	Anthony Morkis	Sick and funeral benefits
134	St. Joseph's Mutual Benefit Society of Toronto	1889	Toronto	P. Gravel	Sick and funeral benefits
65	St. Joseph Union of Canada	1863	Ottawa	Charles Leclerc	Insurance against sickness and death
210	St. Luke Benefit Society of Amherstburg	1894	Amherstburg	L. Bertrand	Sick and funeral benefits
185	Theatrical Mechanical Association	1886	Toronto	W. E. Meredith	Insurance against sickness and death
197	Thomas Brothers' Relief and Sick Benefit Association	1905	St. Thomas	A. J. Voege	Sick and funeral benefits
158	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan	Insurance against sickness and death, also lifetime benefits
187	Toronto Hebrew Benevolent Society	1899	Toronto	D. Pullan	Sick and funeral benefits

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Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
262	Toronto Independent Benevolent Association.....	1911	Toronto	Max Reiser.....	Sick and funeral benefits
204	Toronto Musical Protective Association.....	1887	Toronto	Jos. Ball.....	Sick and funeral benefits
77	Toronto Police Benefit Fund.....	1882	Toronto	Fred. W. Tucker	Insurance against death, also life-time benefits
208	Toronto Civic Employees' Benevolent Association	1888	Toronto	S. Deans	Insurance against sickness and death
95	Toronto Railway Employees' Union and Benefit Society.....	1893	Toronto	W. D. Robbins.....	Sick and funeral benefits
85	Toronto Typographical Union No. 91.....	1844	Toronto	Samuel Hadden	Sick and funeral benefits
5	United Workmen, Ancient Order of	1879	Toronto	M. D. Carder	Insurance against sickness and death
136	Verity Plow Company Relief Association.....	1899	Brantford	Charles Carter	Sick and funeral benefits
191	Victoria Lodge No. 7 of Good Samaritans and Daughters of Samaria	1862	Hamilton	Miss A. Gwyder.....	Sick and funeral benefits
122	Vittoria Emmanuele III. Society	1902¼	Toronto	S. Roncone.....	Sick and funeral benefits
99	W. & J. G. Greey's Employees' Mutual Sick Benefit Society.....	1899	Toronto	Fred D. Hunt	Sick and funeral benefits
235	Workmen's Circle of Toronto	1910	Toronto	Samuel Shapiro.....	Sick and funeral benefits
230	Young Men's Hebrew Association	1912	Toronto	Harry Zinieg.....	Sick and funeral benefits

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